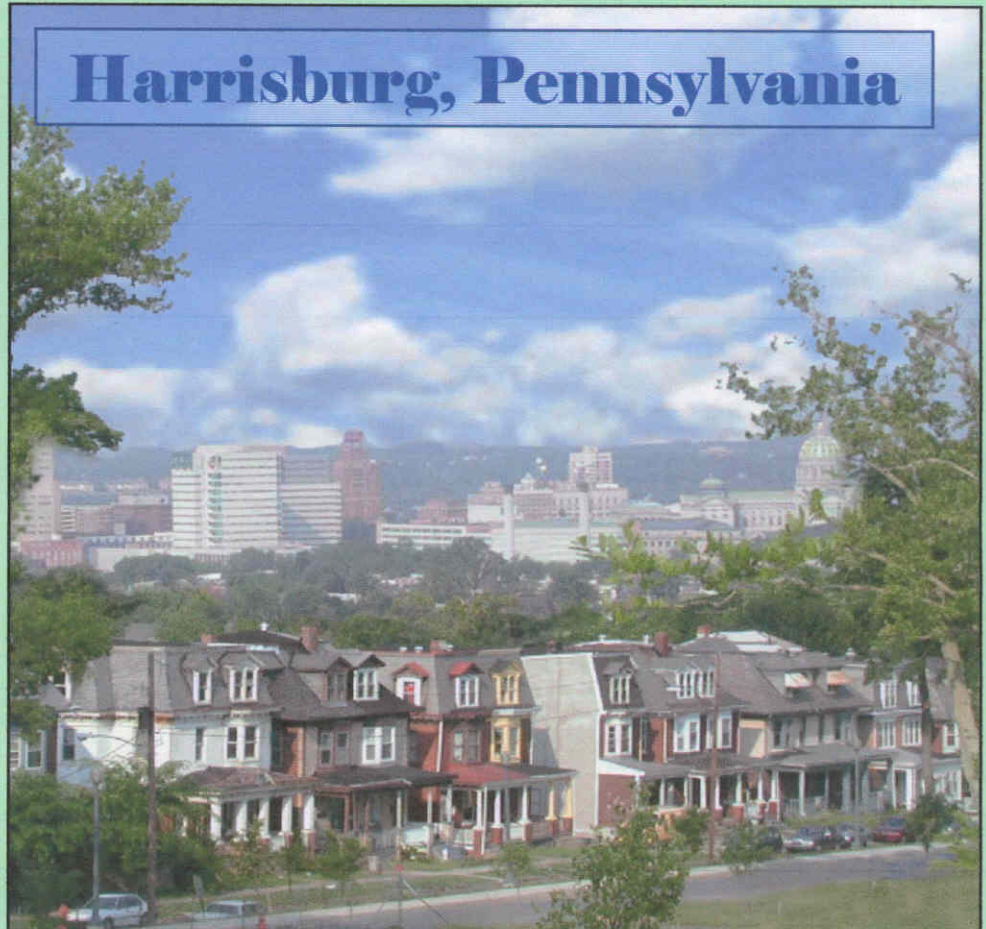


Consolidated Plan 2005 – 2010



Submitted to
the United
States
Department of
Housing &
Urban
Development



Mayor Stephen R. Reed / Harrisburg City Council

Department of Building & Housing Development / Terri Martini, Director

CITY OF HARRISBURG FIVE-YEAR CONSOLIDATED PLAN

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□ EXECUTIVE SUMMARY

The Consolidated Plan provides the City of Harrisburg with a comprehensive vision for the use of federal funds that encompasses a description of the needs related to affordable housing, infrastructure, fair housing, economic development and helping the homeless. Through a process of consultation with the community, the City has developed Goals and Objectives for addressing these needs. The Consolidated Plan charts a strategic course of action for revitalization and community development. Benchmarks for performance under the specific goals and objectives have been established by which the City and its Citizens can track the performance of the programs established by the City.

The Consolidated Plan meets the application requirements of the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant program (CDBG), the HOME Investment Partnership Program (HOME) and the Emergency Shelter Grant Program (ESG). The City of Harrisburg is a formula grantee and receives funding each year in October for the new program year.

Based on the data outlined in this plan – a relatively high rate of vacant housing units, a proportionally higher rate of low-/moderate-income renter to owner households, the age and condition of the housing stock – Harrisburg’s neighborhoods benefit greatly from ongoing efforts to promote homeownership and housing rehabilitation activities. These activities, combined with reclamation of vacant parcels for new housing development will be the top priority for the City in the coming years. (See the discussion of the Five Year Strategic Plan below.)

FIVE YEAR STRATEGIC PLAN

The guiding vision of the 5-years covered by the Consolidated Plan is to ensure Harrisburg is a stable, thriving residential and business community with a population of 50,000. To achieve this vision, the following goals have been established:

- GOAL 1: Increase total occupied housing inventory to 25,000 dwelling units.
- GOAL 2: Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races and special needs.
- GOAL 3: Stabilize property values by ensuring all property is maintained in a decent, safe and sanitary condition and removing abandoned and blighted properties.
- GOAL 4: Ensure homeless individuals and families throughout the region have access to needed shelter and services.
- GOAL 5: Ensure ongoing business development or expansion and job creation.
- GOAL 6: Integrate community development efforts, including homeless assistance, in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization.

Objectives are measurable results that implement the goals. Below are the goals and objectives for Housing and Community Development.

HOUSING OBJECTIVES/ACTIONS

GOAL 1: Increase total occupied housing inventory to 25,000 dwelling units

STRATEGIC OBJECTIVES:

Rehabilitate vacant housing units - 65 units

Construct 275 new dwelling units on “infill sites” (SDP) and assembled tracts of land

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Vacant Structure rehabilitation and resale	Assistance to public and private sector developers to acquire, rehabilitate and make available for sale to low income buyers, vacant housing units	65 units Small, Large, Elderly, Other	50 30-80% MFI 15 0-50% MFI	DBHD HOP, Tri County Housing Development, Habitat for Humanity, Other Agencies	\$4,000,000 CDBG HOME and Lead Hazard Control Grant
Construction of new units - Assistance to Public and Private-Sector developers	Maclay Townhouses	40 Units Small, Large, Elderly, Other	30-80% of MFI	DBHD, Private Developers (for- profit and non-profit including but not limited to those listed)	\$2,500,000 CDBG, HOME and Lead Hazard Control Grant
	Marketplace	60 Units Small, Large, Elderly, Other	60-150% MFI		\$10 million private funding
	Wesley Union	25 Units Small, Large, Elderly, Other	0-80% MFI		LERTA 10-year property tax abatement
	TriCounty HDC New Construction	25 Units Small, Large, Elderly, Other	0-80% MFI		
	Habitat for Humanity	6 units Small, Large, Elderly, Other	0-50% MFI		
	Capitol Heights Phases III and IV	84 Units Small, Large, Elderly, Other	over 80% MFI		
	Summit Terrace (Central Allison Hill)	35 units Small, Large, Elderly, Other	0-80% MFI		

GOAL 2: Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races and special needs:

STRATEGIC OBJECTIVE:

- Assist 300 first-time homebuyers and renters become homeowners.

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Homeownership Impact Program (HIL)	Downpayment and Closing cost assistance for renters to purchase their rental unit and become homebuyers	50 Units Elderly Small Family Large Family Other households	30-80% MFI	DBHD, ACORN	\$400,000 HOME
Pilot Program - Renter to Homebuyer	Assistance to families to become buyers	10 Units Small Family Large Family	0-50% MFI	DBHD/partnerships ACORN Housing	\$100,000
Capital Region Community Homebuyers Coalition	Monthly workshops for first-time homebuyers	Counseling Small Family Large Family Other households	30-80% MFI	Harrisburg Fair Housing Council	\$60,000 private funds
Dauphin County 2 nd /Subordinated Mortgage	Downpayment and Closing cost assistance for first-time homebuyer	240 Small Family Large Family Other households	30-80% MFI	Dauphin County Affordable Housing Trust Fund	\$720,000 Act 137 AHTF

GOAL 3: Stabilize property values by ensuring all property is maintained in a decent, safe and sanitary condition and removing abandoned and blighted properties.

STRATEGIC OBJECTIVES:

- Improve 225 owner-occupied housing units through rehabilitation
- Rehabilitate 100 units of rental housing
- Demolish 100 vacant and blighted properties

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Home Improvement Program (HIP)	Loans and grants to homeowners to repair code violations and repair or update major home systems, make handicap access improvements and remove lead hazards.	75 Units Elderly Small Family Large Family Other households Owner-occupied	0-80% of MFI	DBHD. Private Owners	\$2,500,000 HOME and Lead Hazard Control Grant
Rebuilding Together (formerly Christmas in April)	Volunteer assistance with home repair	50 Units Elderly Owner occupied	0-50% MFI	Rebuilding Together	\$250,000 private funding
Elm Street Program	Façade improvements in targeted areas	100 Units Owner-occupied	No income restriction	Community Action Commission/ Firm Foundation	\$250,000 State HCD grant – Elm Street.
Mt. Pleasant Apartments	Allison Hill III rental housing rehabilitation	47 Units Elderly Small Family Large Family Other households	0-50% MFI	Tri County CHDO	\$823,000 HOME and Lead Hazard Control; FHLB \$334,000 and \$8 million private funding
Rental Rehabilitation	Unspecified	53 Units Elderly Small Family Large Family Other households	0-50% MFI	Unspecified	Lead Hazard Control
Demolition	City-wide	100 units	Slum and Blight	DBHD	\$1,250,000 CDBG

GOAL 4: Ensure homeless individuals and families throughout the region have access to needed shelter and services.:

STRATEGIC OBJECTIVE:

- Working with the Capital Area Coalition on Homelessness, coordinate services and facilities to meet the needs of homeless individuals and families and address issues that create homelessness.
- Develop system to house chronically homeless persons

Project/Program	Description	Responsible Entity	Budget Requirement
Implement the Homeless Management Information System (HMIS) data collection system.	Provide hardware and software to track homeless needs and services system-wide	Lead: Data Collection and Needs Assessment and Service Delivery Committees; service providers, Dauphin County Collaborative Board; City and County agencies; homeless/formerly homeless persons	McKinney Supportive Housing Program; City and County CDBG funds
Implement the revised strategic planning process using the Logic Model; coordinate the planning process with the development of the Blueprint to End Homelessness and HUD Continuum of Care Work Plan.	Update and monitor key components of the Plan to ensure consistency with gaps in services and changing priority needs of homeless persons and the agencies that serve them.	Lead: Planning & Resource Development Committee; All CACH Standing Committees; community at large; public/private partnerships; grantmakers; Dauphin County/City staff; private consultant	Volunteer staffing by agencies
Use "Blueprint to End Homelessness" process to identify and develop creative ways to educate providers, government; non-profits, business and industry, and the general public about homelessness in order to raise public awareness and support.	A. Continue to produce "Homing In" the electronic internal newsletter of CACH. B. Continue to cultivate productive relationships with local media about homeless issues.	Lead: Education and Public Information Committee; Planning and Resource Development Committee	Volunteer staffing by agencies; CIL – LHOT Coordinator

Project/Program	Description	Responsible Entity	Budget Requirement
Create a Safe Haven Shelter for the chronically homeless.	- Build facility on already identified site. - Staff program.	The Christian Churches United and the Harrisburg Downtown Clergy Group.	Supportive Housing Program; private resources
Completion and Implementation the Capital Region's Plan for Development: "A Ten Year Blueprint to End Homelessness"	A. Organize working group. B. Preparation of the Blueprint C. Implementation of the Blueprint. D. Evaluation of the implementation of the Blueprint.	Chairs of the CACH Committee	Volunteers from agencies
Engage additional critical agencies to participate in CACH governing and service delivery planning	A. The CACH Coordinating Committee will seek to help critical agencies appreciate the "win-win" in CACH participation	Coordinating Committee	Volunteers
Undertake Point in Time Survey	Conduct annual count of beds and units available for singles and families with children.	City of Harrisburg and Dauphin Co. Continuum	Volunteers

NON-HOUSING COMMUNITY DEVELOPMENT OBJECTIVES/ACTIONS

GOAL 5: Ensure ongoing business development or expansion and job creation

GOAL 6: Integrate community development efforts, including homeless assistance, in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization

Strategic Objectives:

- Economic Development: The City will use CDBG funds and other funds to support the expansion and creation of businesses through the Mayor's Office of Economic Development (MOED) Revolving Loan Program and through capital improvements designed to attract and retain businesses. In instances where additional leveraging is needed to finance large scale brownfield reclamation and economic redevelopment, Section 108 borrowing will be considered.
- Infrastructure: The City may use CDBG funds to provide neighborhood infrastructure – sidewalks, curbing, street trees, etc. – on Capital Corridors and in support of private investment in housing and economic development.
- Public Facilities: The City may use CDBG funds in combination with other funding to improve conditions at neighborhood centers and health care facilities serving low- income residents
- Planning: The City will complete neighborhood plans in support of neighborhood organizations efforts to reverse decline and enhance the quality of life in the community.
- Other/Demolition: The City will demolish 100 vacant, blighted structures to eliminate slum and blight conditions and assemble land for redevelopment.

CONSOLIDATED PLAN BACKGROUND

Community Profile

The City of Harrisburg is the state capital for Pennsylvania and the central city in a tri-county metropolitan area. Dauphin, Perry and Cumberland Counties fall within the sphere of influence of the City. The City is geographically located in the South-Central region of the state.

The 2000 Census reports that there were 49,100 people living in the City, a decrease of six percent from 1990. Looking forward, forecasts indicate that the downward trend in population will be stabilized and there will be little change in the population over the course of this decade. During the decade 1990 to 2000, the population of Dauphin County grew by over nine percent to 202,698. This “hollowing out” of the urban core is a state-wide phenomenon noted in the Brookings Institute report, “Back to Prosperity, A Competitive Agenda for Renewing Pennsylvania.” The result of this process has been to increase the racial and economic divide and leave the most vulnerable citizens in areas with the greatest need for services and the least ability to pay for such services.

In the City of Harrisburg, all Census Tracts have more than double the County-wide average for the number of non-White persons, creating an area that is considered racially impacted. All but 4 of the 16 Census Tracts in the City show double the County’s rate of Hispanic residents. Similarly, all the Census Tracts in the City are economically impacted, meaning areas where more than 51 percent of the population has a family income of less than 80 percent of the County median income. In the following table, those Census Tracts with concentrations of low income, non-White and Hispanic residents are shown. Only Census Tracts 204, 206, 207 and 208 are not shown since the concentration of Hispanic residents is not more than double the County rate.

**Concentrations of Low Income Households
and Non-white Households – 2000**

Census Tract	Low Income Concentration	Hispanic Concentration	Non-White Concentrations
201	60.5	3.8	44.4
203	70.2	5.1	55.6
205	66.4	4.8	49.6
209	51.5	6.5	49.7
211	63.0	6.1	89.5
212	72.3	6.5	92.0
213	75.1	23.9	66.5
214	79.0	21.9	76.8
215	59.9	9.2	66.6
216	66.3	4.0	80.2
217	51.9	5.0	41.6

Source: Mullin and Lonergan Associates, Inc.

Housing Needs

The 2000 Census reports that there were 24,337 housing units in the City, a decrease of one percent since 1990. The following table provides a review of the units per structure and mobile homes in the City compared with the balance of Dauphin County.

Units per Structure – 2000

	Housing Units	Single Family (Attached and Detached)		Multifamily (Units Per Structure)				Mobile Homes	
		Total	%	2 – 4	5 – 9	10 or more	%	Total	%
CT									
City of Harrisburg	24,337	14,141	58.1	4,590	1,434	4,113	41.7	59	0.2
Dauphin County outside City*	86,796	63,220	72.8	6,569	5,178	7,929	22.7	3,858	4.4

Source: U.S. Bureau of the Census

The following table shows the housing and tenure and vacant units in the City and the balance of Dauphin County.

Occupancy and Tenure – 2000

	Housing Units		Owner-Occupied		Renter-Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
City of Harrisburg 2000	24,337	20,593	8,702	42.26%	11,891	57.74%	3,744	15.38%
Dauphin Co. (excluding the City)	86,796	82,077	58,414	71.17%	23,663	28.83%	4,719	5.44%

Source: U.S. Bureau of the Census

The following table reports that within the City, white households own their homes at a slightly greater rate than Non-White households except for American Indians. The difference in the rate of homeownership between Black and White households is a very small variance compared to state-wide statistics.

Housing Tenure by Race of Household and Hispanic Households – 2000

	Total Occupied	Owner-Occupied		Renter-Occupied		Pennsylvania Percent Owner- Occupied
		Total	Percent	Total	Percent	
White	8,197	3,889	47.4	4,308	52.6	74.5
Black	10,314	4,168	40.4	6,146	59.6	46.6
Am. Ind., Eskimo	60	42	70.0	18	30.0	54.2
Asian, Pacific Islander	433	175	40.4	258	59.6	48.5
Other Race	1,046	260	24.9	786	75.1	41.2
Two or More Races	543	168	30.9	375	69.1	49.2
Total	20,593	8,702	42.3	11,891	57.7	71.3
Hispanic Origin Any Race	1,719	436	25.4	1,283	74.6	43.4

Source: U.S. Bureau of the Census

The following table shows indicators of housing condition. When housing units are older or families are overcrowded, the housing units are more costly to maintain and when the households pays more than 30% of their income for shelter costs and is cost-burdened, the struggle to maintain the home is greatest.

Housing Condition Indicators by Census Tract – 2000

Census Tract	Total	Constructed Prior to 1960		Lack Complete Plumbing		Occupied Units	Cost Burdened		Overcrowded	
		Units	Percent	Units	Percent		Units	Percent	Units	Percent
City of Harris- burg	24,337	18,804	77.3	381	1.6	20,593	9,681	47.0	918	4.5

Source: U.S. Bureau of the Census

During the Dauphin County Tax Reassessment in 2002, tax assessors rated the condition of housing as well as assigning the market value. Most of the single unit housing stock in the City of Harrisburg (71.0 percent) was rated excellent to fair. Rehabilitation is needed to maintain such housing. The remaining units rated in poor or unsound condition may require more rehabilitation or demolition if beyond salvaging.

Public and Publicly-Assisted Housing

The Harrisburg Housing Authority (HHA) owns and manages 1,737 assisted rental housing units in the City and administers 967 Section 8 Public Housing Choice Vouchers. There are 1,667 other rental housing units in the City of Harrisburg available for low-income households that are assisted by local, State, or federally funded programs.

Lead Paint

The City of Harrisburg is a target city for the Pennsylvania Childhood Lead Poisoning Prevention Program (CLPPP) and a recipient of U.S. Department of Housing and Urban Development and the Pennsylvania Department of Health Lead Hazard Control funds. Children under age 6 are tested for lead poisoning and lead hazards in homes are addressed. It is estimated that between 16,269 and 20,855 housing units have lead-based paint which may pose a health hazard.

Estimated Incidence of Lead-Based Paint in Housing Stock - 2003

Year of Construction	Age of Housing in City of Harrisburg	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1980 and after	1,407	0%	0
1960 to 1979	4,126	52% - 72%	2,146 – 2,971
1940 to 1959	9,204	70% - 90%	6,443 – 8,284
Before 1940	9,600	80% - 100%	7,680 – 9,600
Total	24,337		16,269 – 20,855

Source: Comprehensive and Workable Plan for Abatement of
Lead-Based Paint in Privately Owned Structures

Homeless Population

The Capital Area Coalition on Homelessness (CACH) is the lead agency for addressing the issue of homelessness in the City of Harrisburg and Dauphin County. This is a volunteer-led organization composed of providers of housing and services to the homeless as well as other interested parties. CACH has prepared a 10 year plan for Ending Chronic Homelessness and annually undertakes the Point-In-Time survey of homeless in the City and County.

In 2005, CACH identified 155 Shelter beds with 35 additional seasonally available beds; 181 Transitional housing beds; and 119 HUD-supported beds within Permanent Supportive Housing for the disabled. In addition, there were 58 unsheltered people counted during the point-in-time count of homeless persons.

There continues to be a need to provide appropriate affordable housing into which to move people who have experienced homelessness and services to help them maintain that housing.

Housing for Special Needs Population

The housing needs of non-homeless persons with special needs are particularly difficult to derive. The number of people who are elderly, frail elderly, disabled, living with HIV/AIDS, chemically addicted or fleeing domestic violence *who have a housing need* has not been quantified. Dauphin County Adult and Human Services is the focal point as the provider of services to these populations including finding housing placements and/or providing short-term financial assistance at time of crisis.

Non-Housing Community Development Needs

The City of Harrisburg has identified needs that can be met with federal community development funds as unique from the overall capital infrastructure needs of the City. Other sources of funding have been found or are available to address the regular maintenance and replacement needed in a City with 100 plus year old utilities, streets and sidewalks. Funding for neighborhood enhancement is not readily funded through other means. Upgrading the infrastructure in a neighborhood to entice development has been and remains a need in the City.

Economic development in targeted areas has also been identified as a community development need. Sound neighborhood development requires growth in personal income and wealth. Providing capital to small businesses and micro-enterprises has been identified as overcoming obstacles to such development and a means of encouraging neighborhood revitalization.

1. INTRODUCTION

A. Purpose of a Five-Year Consolidated Plan

The City of Harrisburg, Dauphin County Pennsylvania has prepared a Five-Year Consolidated Plan (CP) in order to strategically implement Federal programs that fund housing, community development, and economic development activities within the municipality. This document represents a five-year strategy for Federal Fiscal Years 2005 through 2009. The City of Harrisburg will submit this CP to the U.S. Department of Housing and Urban Development (HUD).

Under the Consolidated Plan regulations, HUD combined the applications and reporting requirements for four formula-based Federal grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). By combining the process for the grant programs, HUD intended that communities develop a comprehensive vision that encompasses affordable housing, adequate infrastructure, fair housing, enhancement of civic design, vigorous economic development combined with human development, and a continuum of care for helping the homeless.

As defined by HUD, the overall goals of the housing, community development, and planning programs covered by this Five-Year CP are to strengthen partnerships with other jurisdictions and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations to enable them to provide decent housing, establish, and maintain a suitable living environment, and expand economic opportunities for every American.

The Five-Year CP process requires the City of Harrisburg to state in a single document its plan to pursue its goals for all housing, community development, and planning programs. It is these goals against which HUD will evaluate the Five-Year CP and Harrisburg's performance.

Consistency with the CP is also a prerequisite to receiving funds under the following Federal programs:

- HOME Investment Partnerships Program.
- Emergency Shelter Grant Program.
- Low-Income Housing Preservation.
- Section 202 - Supportive Housing for the Elderly.
- Section 811 - Supportive Housing for Persons with Disabilities.
- Supportive Housing Program.
- Section 8 Moderate Rehabilitation - Single Room Occupancy (SRO) Housing.
- Shelter Plus Care.

- HOPE VI - Revitalization of Severely Distressed Public Housing.
- Youthbuild - Hope for Youth.
- John Heinz Neighborhood Development.
- Lead-Based Paint Hazard Reduction.
- Regulatory Barrier Removal Strategies and Implementation.
- Competitive HOPWA grants.

The Harrisburg Housing Authority is required to obtain a letter of consistency with the City of Harrisburg's Five-Year CP as part of its Agency Plan submission to HUD.

The City of Harrisburg has developed a single, consolidated planning and application document in consultation with public and private agencies. This City of Harrisburg CP encompasses the application for the CDBG Program, the HOME Program, and the ESG Program. The City of Harrisburg is not an entitlement community under the HOPWA Program.

The Five-Year CP for the City of Harrisburg will serve the following functions:

- A planning document that enables the City of Harrisburg to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
- An application for CDBG Program funds, HOME Program funds, and ESG Program funds under HUD's formula grant;
- A strategy document to be followed in carrying out HUD programs;
- An action plan that provides a basis for assessing performance in carrying out the use of CDBG Program funds, HOME Program funds, and ESG Program;

B. Five-Year Consolidated Plan Development Process

The Five-Year Consolidated Plan (CP) has been developed in accordance with Title I of the Cranston-Gonzalez National Affordable Housing Act and pursuant to the requirements of HUD. The City of Harrisburg's Department of Building and Housing Development (DBHD) is responsible for preparing the CP under the direction of the Mayor and City Council, and to this end, hired the firm of Mullin & Lonergan Associates, Inc. to assist in its' preparation. With the assistance of the consultant, the City solicited input for the development of the CP from City departments, County agencies, service providers, and the Harrisburg Housing Authority.

Surveys were mailed to approximately 25 agencies and round-tables and interviews were conducted with 8 agency representatives. A complete listing of agencies receiving surveys can be found in Appendix 3.

Agencies responding to the surveys and participating in the interviews include:

- Dauphin County Human Resources Department (including representatives of Mental Health/Mental Retardation, Emergency Shelter Grant Coordinator, and Homeless Management Information System Coordinator)
- Center for Independent Living/Local Housing Options Team
- Community Action Commission
- Tri County Housing Development Corporation
- FIRM Foundation of PA, Inc.
- Fair Housing Council
- Capital Area Coalition on Homelessness including Delta Community Inc. and United Way and YWCA representatives
- Top Rung Community Service Planning – the Congress on Quality Public Education
- Neighborhood Dispute Settlement
- Keystone Residence
- Shalom House
- YWCA of Greater Harrisburg
- Harrisburg Center for Peace and Justice
- Bethesda Mission
- Keystone Community Mental Health Services
- Brethran Housing
- Summit Terrace Neighborhood Association
- Harambee United Church of Christ
- Hamilton Health Center/Capital Regional Health System
- Mid-Penn Legal
- Tri County Regional Planning Commission

The comments and information received from these contacts has been considered by the City and incorporated into this document.

In agreement with federal regulations 24 CFR 91.115(e), the City has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program and HOME program. The Citizen Participation Plan can be found in Appendix 2. Documentation of the Citizen Participation process is included in Appendix 3 of this CP.

Public needs hearings were held on February 15 and March 3, 2005. The first hearing was held in the Mt. Pleasant Community Center and the second at Camp Curtain YMCA. The location of the hearings provided maximum opportunity for neighborhood resident participation. Both public hearings were advertised in the *Patriot-News*. In addition to the workshop for non-profits, staff attended public meetings with the Community and Economic Development Committee of City Council on January 26, March 28 and April 11 to discuss goals and objectives for the 5-year plan.

The City conducted a workshop for non-profit agencies wishing to request funding for activities and programs.

A hearing on the goals and strategies and to receive comment on the allocation of funds for FY 2005 was held on June 27, 2005.

In agreement with regulations at 24 CFR 91.100(4), the City notified the adjacent units of government that it was completing this CP (see Appendix 5 of this document). The City also sent a copy of the completed CP to the Pennsylvania Department of Community and Economic Development and the Tri-County Planning Commission.

A summary of the CP was published in the *Harrisburg Patriot-News* on May 24, 2005 alerting interested persons as to the availability of the CP. The CP was placed at the following locations in the City for public review:

City Hall – 10 N. 2nd Street, Rm. 206

Dauphin County Library

- Downtown Branch – 101 Walnut Street
- Uptown Branch – Uptown Shopping Center
- Kline Village Branch – 530 S. 29th Street

The required public review period was from May 25, 2005 to June 27, 2005. No comments were received from the public on the published draft. City Council approved the submittal of the CP to HUD on July 12, 2005.

C. Guide to the Five-Year Consolidated Plan

The Five-Year Consolidated Plan follows the regulations set by the U.S. Department of Housing and Urban Development at 24 CFR Part 91. In the sections that follow, general demographics of the population of the City and the housing stock are presented. Section 3 presents information on the categories of people with housing needs. Section 4 details the City's Strategic Plan for addresses the housing and community development needs of the City. Finally, Section 5 contains the Annual Action Plan which describes the use of funds for FY 2005.

NOTE: A separate Action Plan will be prepared for each of the following years covered by the CP: FY 2006, FY 2007, FY 2008 and FY 2009. Fiscal years for the programs funded through the CP in Harrisburg begin October 1 and end September 30.

2. HOUSING MARKET ANALYSIS

A. General Demographic Characteristics

The following narrative describes the general demographic characteristics of the City of Harrisburg and the next section describes the particular housing characteristics and conditions. Information is generally reported for the entire City of Harrisburg (“City”), while some information is further detailed by census tract (CT), and will reference that tract number (eg: CT 213).

Much of the statistical information in this Part of the CP was derived from census reports published by the U.S. Bureau of the Census. Because statistics in the Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. Therefore, it is important to take care when reviewing the Census-derived statistics.¹

i. Population

As the State Capitol, the City of Harrisburg is the center for state government activity in Pennsylvania. The City is also the urban center of the Tri-County region, which consists of Cumberland, Dauphin, and Perry Counties. As such, the City is the focal point for business, industry, commerce, transportation, government, recreation, and culture in the mid-state.

Population in the City of Harrisburg peaked in 1950 at 89,544 persons. During the post-World War II period, the population in the region began to disperse and move to the suburbs. New households to the Tri-County region also settled in the developing suburban municipalities. By 1980, the City’s population had declined by 40 percent from its peak, to 53,264. The population decline slowed during the 1980s, decreasing by less than 1,000 persons to 52,376 in 1990. By 2000, the City’s population experienced another decline, decreasing by over six percent to 49,100.

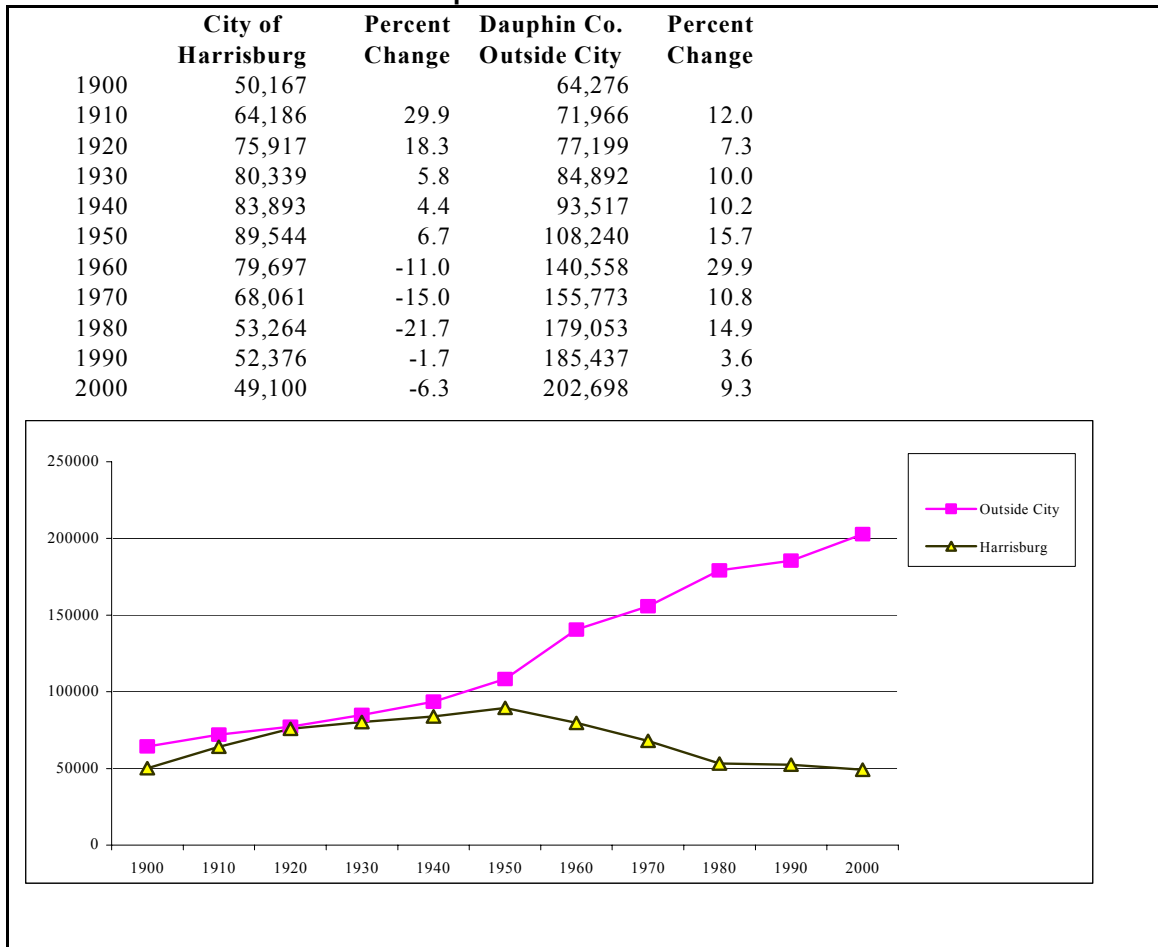
The socio-economic impact of this demographic shift contributed to Harrisburg’s being designated the second most distressed city in the United

¹ In addition to errors occurring during the collection of the Census data, it should be noted that much of the Census data presented in this CP is based on sample data from Census 2000 Summary File 3 (SF3), rather than 100 percent reporting, and is therefore subject to sampling error. One hundred percent data from Census 2000 Summary File 1, where used, are subject to non-sampling error. Non-sampling error is due to confidentiality edits applied by the Census Bureau to assure that the data do not disclose information about specific individuals, households, and housing units. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar type of data; however, the discrepancies will not negate the usefulness of the census data to conduct the analysis.

States during the early 1980s. Although the City has restored much of its economic vitality since that time, it remains a diminished regional core.

From its peak in 1950 to 2000, the City's population decreased by 45 percent. During the same period, the population of the Tri-County region increased by 60 percent, to over 500,000 persons. Although the City's present population has returned to a size similar to its population in 1900, it remains the largest municipality in the Tri-County region. Table 2-1 presents the population trends in the City and the region during the 1900s.

Table 2-1
Population – 1900 to 2000



Source: U.S. Bureau of the Census

ii. Households

According to the 2000 Census, there were 20,561 City households, with the following notable characteristics:

- 28.5 percent had children under the age of 18 living with them;

- 23.4 percent were married couples living together;
- 24.4 percent had a female householder with no husband present;
- 46.9 percent were non-families;
- single individuals accounted for 39.3 percent of all households;
- and 10.4 percent comprised someone living alone age 65 years or older.

The trends in age distribution in the City during the 1990s were different than those seen across the State. Specifically, the City saw a decrease among most age groups, while State-wide, the fastest growing age group was the elderly. The smallest of these City decreases was among the school age population which increased within certain age groups. Although working age adults (age 20 to 64) decreased overall, there were large increases in persons in their 40's and 50's which were offset by decreases of persons in their 20's and 30's.

**Table 2-2
Age Distribution of the Population – 1900 to 2000**

	1990	2000	Difference
Under 5 years	4,619	3,968	-651
5 to 9 years	3,970	4,158	188
10 to 14 years	3,498	3,794	296
15 to 17 years	2,025	1,886	-139
18 and 19 years	1,555	1,253	-302
20 years	739	620	-119
21 years	761	642	-119
22 to 24 years	2,449	1,966	-483
25 to 29 years	4,857	3,882	-975
30 to 34 years	4,818	3,711	-1,107
35 to 39 years	4,322	3,887	-435
40 to 44 years	3,476	3,674	198
45 to 49 years	2,492	3,475	983
50 to 54 years	2,074	2,984	910
55 to 59 years	1,920	2,140	220
60 and 61 years	793	674	-119
62 to 64 years	1,212	916	-296
65 to 69 years	2,016	1,516	-500
70 to 74 years	1,617	1,291	-326
75 to 79 years	1,440	1,099	-341
80 to 84 years	972	709	-263
85 years and over	751	705	-46
TOTAL	52,376	48,950	-3,426

The following characteristics represent the age-group profiles of the City between 1990 and 2000:

- The work force population, consisting of persons age 20 to 64, is the largest age group with 28,571, and only decreased 4.2 percent. The decrease was largely among persons age 34 and under, which decreased by 2,280 persons (19.9 percent). The 35 to 44 cohort decreased slightly from 8,135 to 7,561 (7.1 percent), and the 45 to 64 cohort actually increased by 1,989 (24.2 percent).
- The preschool population decreased by 696 (15 percent) to 3,968 in 2000.
- The school age population, consisting of persons age 5 to 19, increased by only 31 persons, to 11,091.
- In 2000, there were 5,302 persons age 65 and over, a decrease of 22.2 percent. The 75 and over group was similar, decreasing by 22.7 percent to 2,513.
- The Census reports that in 2000 the median age within the City was 33 years, up from 31.8 in 1990. This compared favorably to the County-wide median age of 37.9 years in 2000.

Following the general population loss, persons per household in the City have continued to decrease. Much of the decrease is associated with the aging of the population. Table 2-3 compares the persons per household in the City with that of the State and Dauphin County; the declines are virtually identical (0.06-0.07 persons).

Table 2-3
Persons per Household – 1990 and 2000

	1990	2000
City of Harrisburg	2.39	2.32
Dauphin County	2.45	2.39
Pennsylvania	2.55	2.48

Source: U.S. Bureau of the Census

ii. Population by Race and Persons of Hispanic Origin

- In 1990, there were 30,077 non-white persons in the City of Harrisburg, representing 57.4 percent of the population. In 2000, the non-white population increased by almost 11 percent to 33,315, encompassing 67.9 percent of the decreased total population. The trends in 2000 were: The White population decreased by 6,514 persons, or 29.2 percent of the total;
- The Black population decreased by 326 persons, or 1.2 percent of the total;
- The American Indian population decreased by 136 persons, or 53.1 percent of the total;
- The Asian, Pacific Islander population increased by 573 persons, or 66.7 percent of the total;
- And the population of persons of Other races increased by 855 persons, or 25.7 percent of the total.

The City's persons of Hispanic origin numbered 3,738 in 1990 or 7.1 percent of the population. Persons of Hispanic origin may give their race as white, black or another race. Therefore the number of Hispanic persons is not added to the total number of non-white persons. From 1990 to 2000, persons of Hispanic origin increased by 2,042 persons or 54.6 percent to 5,780. In 2000, 11.8 percent of the population was persons of Hispanic origin.

Table 2-4 depicts the change in population by race.

Table 2-4
Population by Race and Persons of Hispanic Origin – 1990 and 2000

	White		Non-white						Total Population	Hispanic Origin	
	Total	% of Pop.	Black	Am. Ind. Eskimo	Asian, Pacific Islander	Other	Two or More	% of Population		Total	% of Total
1990	22,299	42.6	26,493	256	859	2,469	**	57.4	52,376	3,738	7.1
2000	15,785	32.1	26,167	120	1,432	3,324	2,272	67.9	49,100	5,780	11.8
Co. Outside City 2000	178,682	88.2	15,272	324	3,673	1,847	2,900	11.8	202,698	4,933	2.4

Source: U.S. Bureau of the Census
**Not reported in 1990

Table 2-4 shows that about 58 percent of Dauphin County's total non-white population of 57,331 reside in the City of Harrisburg. Nearly 54 percent of the County's Hispanic population of 10,713 resides in the City. The City's population in 2000 represented just 19.5 percent of the total population in the County. Therefore, a population of roughly 20% of the County is home to over 50% of the County's non-white and Hispanic populations – a disproportionate representation.

iii. Concentrations of Non-white and Hispanic Households

Table 2-5 presents 'households by race' based on the race of the householder. The data is presented by census tract. As defined by the Census, the householder is the persons, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, for the purposes of the Census, any household member 15 years-old and over serves as the householder.

**Table 2-5
Households by Race and Hispanic Origin by Census Tract - 2000**

Census Tract	Total Households	White	Non-white Households						Hispanic Origin Any Race Households	
			Black	Am. Ind., Eskimo	Asian, Pacific Islander	Other	2 or More Races	Percent Non-white	Total	Percent
201	2,036	1,357	486	11	75	27	80	44.4	77	3.8
203	1,069	473	527	0	9	28	32	55.6	54	5.1
204	1,060	790	204	0	26	15	25	25.5	37	3.5
205	1,431	721	604	0	25	56	25	49.6	68	4.8
206	454	7	422	0	18	7	0	98.5	7	1.5
207	936	98	812	0	0	18	8	89.5	26	2.8
208	1,208	543	604	0	7	0	54	55.0	22	1.8
209	1,506	757	702	0	7	40	0	49.7	98	6.5
211	1,205	126	979	6	16	42	36	89.5	74	6.1
212	785	63	666	0	7	27	22	92.0	51	6.5
213	2,153	712	977	10	26	353	75	66.5	514	23.9
214	1,826	423	983	7	71	249	93	76.8	399	21.9
215	1,353	452	750	6	28	70	47	66.6	124	9.2
216	1,062	210	772	20	7	35	18	80.2	42	4.0
217	2,509	1,465	826	0	111	79	28	41.6	126	5.0
Total City	20,593	8,197	10,314	60	433	1,046	543	60.2	1,719	8.3
Tri-County Region	202,380	179,122	17,083	293	2,545	1,710	1,592	11.5	3,710	1.8

Source: U.S. Bureau of the Census

A “racial concentration” is an area with double the regional average. The region defined by this CP, for the purpose of determining concentrations, is the Tri-County region consisting of Cumberland, Dauphin, and Perry Counties. The 2000 Census reported 202,380 households in this Tri-County region, with 179,122 White households (88.5 percent) and 23,258 (11.5 percent) Non-White households. There were 3,710 Hispanic households of any origin, representing 1.8 percent of the households in the Tri-County region.

A racial concentration in the City of Harrisburg exists in those census tracts where 23 percent or more of the households, which is double the Tri-County regional average, are Non-White. As shown in Table 2-5, all of the census tracts in the City contain non-white households in excess of double the regional average. Eight of the 15 census tracts in the City contain more than the City-wide average of 60% Non-white households.

A concentration of Hispanic persons exists in census tracts in the City where 3.6 percent or more of the households (double the Tri-County regional average) are of Hispanic origin. Eleven of the 15 census tracts in the City of Harrisburg contain Hispanic households in excess of double the regional average and three census tracts contain concentrations of Hispanic households that are greater than the City average of 8.3%.

- CT 213 - 23.9 percent Hispanic households.
- CT 214 - 21.9 percent Hispanic households.
- CT 215 - 9.2 percent Hispanic households.

All of the census tracts with concentrations of Hispanic households also contain concentrations of Non-White households.

Map 2-1 on the following page shows the census tracts in the City that have a concentration of Non-White households and Hispanic households.

iv. Population Forecast

Projections prepared by the Tri-County Regional Planning Commission (TCRPC) indicate that from 2000 to 2010, the population of Dauphin County will increase by five percent, from 251,798 to 264,378. By 2020, the County's population is projected to be 273,483, an increase of 8.6 percent from 2000. The TCRPC has not prepared population projections for the City of Harrisburg.

Like other urban regions, the Harrisburg area has experienced a regional deconcentration of population following WWII. As a result, the long-term population trend in the City has been one of continual decline since 1950, with the greatest rate of decrease during the 1960s. Much of the decrease has been influenced by an improved road system in the region, along with the development of other infrastructure that supported settlement outside of the City.

While the number of State government jobs fluctuates, there is a constant base of government jobs located in the City. Unfortunately for the City's residential base, the lack of incentives for City - or near-City - residency for state employees, such as rewards for utilizing public transit or urban homebuyer assistance, have made daily commuting into Center City the norm for State workers.

State jobs notwithstanding, employment among private businesses and industries, however, has also left the City. Since the early 1980's, the City has embarked on a comprehensive revitalization program supporting an improved economic climate. The City has a diverse and unique housing stock that is attractive to young professionals and empty nesters who appreciate convenience to the services and cultural attractions that are in the City.

As housing costs have continued to increase in the region, the City's lower cost housing appeals to moderate-income households and first-time homebuyers. The City, however, is a largely developed community. There is limited land for new housing but a vast potential for redevelopment and reuse of the existing residential areas of the City. There has been a renewed interest in living in the City and rehabilitation of the City's older housing stock. Therefore, over the next five years, based on this current trend, the population of the City of Harrisburg is expected to stabilize and may increase slightly.

v. Income

Table 2-6 reports on household income in the City of Harrisburg. The 2000 Census reported that the median household income² (MHI) in the City was

² **Income of households.** This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income.

\$26,920, an increase of 32.4 from 1990, and about two-thirds that of the \$41,507 in Dauphin County. This rate of increase slightly exceeded the rate of inflation, based on which incomes would have only had to rise to \$26,800. County-wide, during the 1990s, MHI increased by 34 percent from \$30,985. For it to keep pace with inflation, the County-wide MHI had to increase to \$40,800. Thus, the City MHI was \$120 (0.45%) ahead of inflation, while the County as a whole was \$707, or 1.73%, ahead.

Table 2-6
Household Income – 1990 and 2000

	1990		2000	
	Total	Percent of Total	Total	Percent of Total
Less than \$10,000	5,452	25.4	3,786	18.4
\$10,000 to \$14,999	2,624	12.2	2,054	10.0
\$15,000 to \$24,999	4,572	21.3	3,790	18.4
\$25,000 to \$34,999	3,487	16.3	3,215	15.6
\$35,000 to \$49,999	2,744	12.8	3,151	15.3
\$50,000 to \$74,999	1,794	8.4	2,691	13.1
\$75,000 to \$99,999	459	2.1	1,045	5.1
\$100,000 to \$149,999	184	0.9	581	2.7
More than \$150,000	134	0.6	300	1.4
Total Number of Households	21,450	100.0	20,613	100.0
Median Household Income (\$)	20,329		26,920	

Source: U.S. Bureau of the Census

In 1990, there were 14,002 persons in the City of Harrisburg below poverty³, which was 27.0 percent of the City-wide population for whom the Census counted income. By 2000, persons below poverty decreased by 15.4 percent, to 11,849, or 24.6 percent of the total City population. Table 2-7 on the following page provides a review of the population below poverty level in the City of Harrisburg.

Table 2-7
Population Below Poverty Level – 1990 and 2000

	1990	2000
Persons below poverty level	14,002	11,849
▪ Percent of City population below poverty level	27.0	24.6
Persons 65 and over below poverty level	1,216	835
▪ Percent of City population below poverty level	18.7	16.6
Families below poverty level	2,860	2,590
▪ Percent of City population below poverty level	23.9	23.4
Families with children under age 18 below poverty level	2,497	2,241
▪ Percent of City population below poverty level	35.4	32.1

Source: U.S. Bureau of the Census

Median Household Income defined: The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income.

³ Poverty is determined by the U.S. Census based on family size and income.

vi. Low Income

Table 2-8 presents information regarding low-income persons in the City of Harrisburg in 2000. Low-income persons are defined as those having incomes at or less than 80 percent of the area median income and were calculated by HUD. HUD's formula for calculating low-income persons considers persons residing in households, which consists of persons who live in housing units. The formula for calculating the number of low-income persons excludes persons residing in group quarters, which includes persons under formally authorized, supervised care or custody, such as correctional institutions, nursing homes, and juvenile institutions. The group quarter population also includes non-institutionalized persons living in group quarters, such as college dormitories, military quarters, and group homes.

**Table 2-8
Low Income Persons and Households in the City of Harrisburg
by Census Tract – 2000**

Census Tract	Low Income Population	Low Income		
		Persons	Percent of Population	Estimated Number of Households
201	2,775	1,680	60.5	1,235
203	1,468	1,030	70.2	691
204	1,792	986	55.0	624
205	2,876	1,910	66.4	950
206	1,270	1,030	81.1	368
207	2,916	2,182	74.8	702
208	2,691	1,631	60.6	722
209	3,582	1,843	51.5	784
211	3,019	1,901	63.0	757
212	2,314	1,674	72.3	581
213	6,310	4,738	75.1	1,601
214	5,118	4,041	79.0	1,443
215	3,460	2,072	59.9	809
216	2,776	1,840	66.3	722
217	5,485	2,848	51.9	1,300
Total	47,852	31,406	65.6	13,289

Source: U.S. Department of Housing and Urban Development, 2000

Determining high, middle, moderate, low and very low income ranges are based on a family size of four and the median family income (MFI)⁴ for the Harrisburg – Lebanon – Carlisle Metropolitan Statistical Area (MSA) in 2000, which was \$50,300. Based on this data, the income levels were as follows:

- High Income (greater than 120% of MFI) \$60,360 and above.
- Middle Income (96% to 119% of MFI) \$48,288 to \$60,359.
- Moderate Income (81% to 95% of MFI) \$40,239 to \$48,287.

⁴ **Income of families.** In compiling statistics on family income, the incomes of all members 15 years old and over related to the householder are summed and treated as a single amount.

- Low Income (51% to 80% of MFI) \$25,149 to \$40,240.
- Very Low Income (0 to 50% of MFI) \$-0- to \$25,150.
- Extremely Low Income (0 to 30% of MFI) \$-0- to \$15,090.

HUD calculated that there were 31,406 (65.6%) low-income persons in the City of Harrisburg in 2000. This was an increase of 1,712 persons from 1990 (29,694), despite the fact that the total City population declined by 3,276 during this period. Thus, both the total number, and of course the percentage, of City residents who are low-income increased. To estimate the number of low-income households, the population of each census tract was divided by the average household size for each of the census tracts as reported by the 2000 Census.

HUD identifies low-income census tracts as those where 51 percent or more of the population have incomes of 80 percent or less of the median family income. Thus, as shown in Table 2-8, all City census tracts are low-income.

vii. Concentrations of Low Income, Non-white, and Hispanic Households

Table 2-9 shows the 11 census tracts with concentrations of low-income households and the concentrations of Hispanic and Non-White households. Recalling the earlier discussion, a concentration by race or ethnicity results when the population in the census tract exceeds double the regional average. A concentration of Hispanic Households exist where the population exceeds 3.6% and concentration by race occurs when the non-white population exceeds 23%. A concentration of low-income households is defined as more than 51% of the population is under 80% of the median family income.

These tracts were singled out because they also have a concentration of Hispanic households.

**Table 2-9
Concentrations of Low Income Households and Non-white Households – 2000**

Census Tract	Low Income Concentration	Hispanic Concentration	Non-White Concentrations
201	60.5	3.8	44.4
203	70.2	5.1	55.6
205	66.4	4.8	49.6
209	51.5	6.5	49.7
211	63.0	6.1	89.5
212	72.3	6.5	92.0
213	75.1	23.9	66.5
214	79.0	21.9	76.8
215	59.9	9.2	66.6
216	66.3	4.0	80.2
217	51.9	5.0	41.6

Source: Mullin & Lonergan Associates, Inc

All 15 of the City's census tracts contain a concentration of non-white households and low-income households. As a result, map 2-1 which shows

the census tracts with concentrations of Non-White and Hispanic households, also depicts concentrations by low-income.

B. General Housing Stock Characteristics

The following narrative describes the significant housing characteristics and conditions of the City of Harrisburg. Tables are also presented that describe the condition of the City's housing stock, with some of the information presented relative to the housing stock of Dauphin County.

i. Number and Types of Housing Units

Housing units in the City decreased by one percent between the 1990 Census (24,590) and 2000 (24,337).

The Census contains information about "Units in Structure" as follows.

- "1-unit, detached" is a structure detached from any other units/structures/houses, and which has open space on all sides.
- "1-unit, attached" is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures and includes row houses, townhouses, double houses, or houses attached to nonresidential structures.
- "Multi-family" units contain two or more units per structure.
- "Mobile homes", as defined by the Census, are mobile homes to which no permanent rooms have been added, and do not include those used for business purposes or for extra sleeping space or those for sale on a dealer's lot, at the factory, or in storage.
- "Other", as described by the Census, includes boats, RV, vans, or any other living quarters occupied as housing units that does not fit in one of the other categories. There are no "other" units in the City.

Table 2-10 compares units per structure in the City and the County as of 2000.

**Table 2-10
Units per Structure – 2000**

CT	Housing Units	Single-family		Multi-family				Mobile Homes	
		Attached and Detached		Units Per Structure					
		Total	%	2 – 4	5 – 9	10 or more		%	Total
201	2,496	319	12.8	406	270	1,501	87.2	0	0.0
203	1,254	234	18.7	157	49	814	81.3	0	0.0
204	1,260	505	40.1	394	187	174	59.9	0	0.0
205	1,774	761	42.9	606	133	274	57.1	0	0.0
206	553	353	63.8	129	29	42	36.2	0	0.0
207	1,162	859	73.9	193	85	25	26.1	0	0.0
208	1,407	775	55.1	299	46	287	44.9	0	0.0
209	1,693	1,365	80.6	238	51	39	19.4	0	0.0
211	1,463	1,096	74.9	171	80	116	25.1	0	0.0
212	1,150	787	68.4	316	40	7	31.6	0	0.0
213	2,761	1,758	63.7	757	128	108	36.0	10	0.3
214	1,941	1,192	61.4	160	155	420	37.9	14	0.7
215	1,513	1,078	71.2	239	27	146	27.3	23	1.5
216	1,248	845	67.7	230	39	127	31.7	7	0.6
217	2,662	2,214	83.2	295	115	33	16.6	5	0.2
Total	24,337	14,141	58.1	4,590	1,434	4,113	41.7	59	0.2
Dauphin County outside City*	86,796	63,220	72.8	6,569	5,178	7,929	22.7	3,858	4.4

Source: U.S. Bureau of the Census

* 42 units in County outside the City are “other units”.

Map 2-2 on the following page depicts census tracts by the percentage of single units per structure. The rate of single-family homes is more than 50% of the housing units in the City. Census Tracts 201, 203, 204 and 205 have concentrations of multi-family units that exceed 50% of the housing stock.

ii. Occupancy and Tenure of Housing Units

In 1990, there were 3,070 vacant units in the City of Harrisburg. As of 2000, vacant units increased about 22%, to 3,744 units. This represented 15.4 percent of the units, up from 12.5 percent in 1990. The 2000 Census identified 1,611 of the vacant units (43 percent of the total) as “vacant for rent” and 535 (14.3 percent) as “for sale” units.

The remaining vacant units included 424 (11.3 percent) that were classified as “rented or sold, not occupied”, 309 (8.3 percent) that were for “seasonal, recreational, or occasional use”, 17 (0.5 percent) for “migrant workers”, and 848 (22.6 percent) that were “other vacant”.

Compared to other cities in the region, the City has an equivalent number of vacant structures as Reading and York but more than Lancaster. All the cities have much higher rates of vacant properties than the suburban townships in Dauphin County.

**Table 2-11
Occupancy and Tenure – 2000**

	Housing Units		Owner-Occupied		Renter-Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
City of Harrisburg 1990	24,590	21,520	9,131	42.43%	12,389	57.57%	3,070	12.48%
City of Harrisburg 2000	24,337	20,593	8,702	42.26%	11,891	57.74%	3,744	15.38%
Dauphin Co. (excluding the City)	86,796	82,077	58,414	71.17%	23,663	28.83%	4,719	5.44%
Reading	34,309	30,108	15,367	51.04%	14,741	48.96%	4,201	12.24%
York	18,532	16,132	7,565	46.89%	8,567	53.11%	2,400	12.95%
Lancaster City	23,021	20,940	9,741	46.52%	11,199	53.48%	2,081	9.04%
Lower Paxton Twp	19,606	18,584	12,247	65.90%	6,337	34.10%	1,022	5.21%
Susquehanna Twp	9,570	9,146	6,840	74.79%	2,306	25.21%	424	4.43%
Swatara Twp	9,082	8,717	6,035	69.23%	2,682	30.77%	365	4.02%

Source: U.S. Bureau of the Census

As of 2000, there were 8,702 owner-occupied units in the City, which was 42.3 percent of the 20,593 occupied units. This was a slight decrease from 1990 – 42.4%, or 9,131 of 21,520 total occupied units. In 2000, Dauphin County (excluding the City) had a 71.1 owner-occupancy rate, while the State as a whole had a 71.3% rate. Table 2-11 shows occupancy and tenure of the housing stock in the City of Harrisburg compared to Dauphin County (excluding the City) and other cities and the suburban townships. Homeownership in the City is consistently lower than all these other jurisdictions.

*In 2000,
Harrisburg's
housing units
were 58% renter-
and 42% owner-
occupied.*

Table 2-12 shows housing tenure in the City of Harrisburg in 2000 by race of the household and Hispanic households. The table indicates that White households own their housing units at just slightly higher rates than Black households and Asian, Pacific Islander households. All three races have considerably higher owner-occupancy rates than “other race” households, “two or more race” households, and Hispanic households.

Table 2-12
Housing Tenure by Race of Household and Hispanic Households – 2000

	Total Occupied	Owner-Occupied		Renter-Occupied		Pennsylvania
		Total	Percent	Total	Percent	Percent Owner- Occupied
White	8,197	3,889	47.4	4,308	52.6	74.5
Black	10,314	4,168	40.4	6,146	59.6	46.6
Am. Ind., Eskimo	60	42	70.0	18	30.0	54.2
Asian, Pacific Islander	433	175	40.4	258	59.6	48.5
Other Race	1,046	260	24.9	786	75.1	41.2
Two or More Races	543	168	30.9	375	69.1	49.2
Total	20,593	8,702	42.3	11,891	57.7	71.3
Hispanic Origin Any Race	1,719	436	25.4	1,283	74.6	43.4

Source: U.S. Bureau of the Census

The City continues to advance homeownership by non-white households consistent with national goals. In fact, significant minority purchase goals have been achieved at recent housing initiatives, including 70% minority purchasers in the Melrose Gardens infill project and over 50% African American purchasers alone in the Capitol Heights neighborhood. Among the HOP homes targeting homeownership for buyers below 80% of median income, over half of homes are sold to minority households.

iii. Housing Value and Rent

The 2000 Census reported that the median housing value⁵ of an owner-occupied unit in the City of Harrisburg was \$56,900, a considerable improvement from 1990 (\$38,000). This rate followed the rise of inflation (\$57,000 in 2000). With a 2000 median value of \$99,900, up 40.5% from \$71,100 in 1990, housing County-wide was 1.7 times the cost of housing in the City.

The Census provides information regarding gross rent, defined as the contract rent plus the estimated average monthly cost of utilities and fuels. City-wide in 2000, the median gross rent was \$479 (up 31% from \$363 in 1990). County-wide, median gross rent was \$557 per month, or up 30% from \$428 in 1990. Table 2-13 presents housing characteristics (occupancy, tenure, median value, and median gross rent) in the City of Harrisburg for 2000, by census tract.

Table 2-13
Housing Characteristics by Census Tract – 2000

Census Tract	Housing Units		Owner Occupied			Renter Occupied			Vacant Units	
	Total	Occupied	Total	% of Occupied Units	Median Value (\$)	Total	% of Occupied Units	Median Gross Rent (\$)	Total	% of Total Units
201	2,496	2,036	210	10.3	110,400	1,826	89.7	467	460	18.4
203	1,254	1,069	190	17.8	70,900	879	82.2	391	185	14.8
204	1,260	1,060	338	31.9	72,800	722	68.1	457	200	15.9
205	1,774	1,431	458	32.0	71,300	973	68.0	481	343	19.3
206	553	454	165	36.3	33,600	289	63.7	397	99	17.9
207	1,162	936	443	47.3	42,900	493	52.7	469	226	19.4
208	1,407	1,208	509	42.1	63,600	699	57.9	537	199	14.1
209	1,693	1,506	1,011	67.1	70,500	495	32.9	555	187	11.0
211	1,463	1,205	645	53.5	56,500	560	46.5	413	258	17.6
212	1,150	785	381	48.5	44,100	404	51.5	542	365	31.7
213	2,761	2,153	831	38.6	39,700	1,322	61.4	495	608	22.0
214	1,941	1,826	564	30.9	54,600	1,262	69.1	231	115	5.9
215	1,513	1,353	775	57.3	52,700	578	42.7	466	160	10.6
216	1,248	1,062	485	45.7	53,400	577	54.3	502	186	17.5
217	2,662	2,509	1,697	67.6	60,000	812	32.4	605	153	5.7
Total	24,337	20,593	8,702	42.3	56,900	11,891	57.7	479	3,744	15.4

Source: U.S. Bureau of the Census

Map 2-3 on the following page depicts census tracts where the rate of homeownership is less than 30%, between 30 and 50% and over 50%.

⁵ Median housing value: This measure represents the middle value in an ordered list of data values. Listing all the housing values cited by respondents to the long-form of the census, then selecting the middle of that range gives the median housing value.

iv. Housing for Persons with HIV/AIDS

The AIDS Community Alliance of South Central Pennsylvania (AIDS Community Alliance), serving a 14 County area, including Dauphin County, receives HOPWA funds from the Commonwealth of Pennsylvania. Funds are used to provide all Title II services supporting care and prevention of HIV/AIDS. AIDS Community Alliance uses a portion of its HOPWA funds for housing assistance as follows:

- Tenant-based rental assistance providing a monthly rent subsidy for up to one year. The amount of the subsidy is based on the income level and AIDS status of the client, following Section 8 income guidelines;
- Short-term assistance consisting of a security deposit and one-month rent.

Other services available include case management, skilled nursing, home health aide and homemaker services, personal care attendants, respiratory therapy, physical therapy, occupational therapy, speech therapy, medical social workers, psychiatric nurse specialists, and medical day care.

v. Housing for the Disabled

The Dauphin County Local Housing Options Team (LHOT) was the first LHOT formed in Pennsylvania, in March 2001. It is supported by the state offices of Mental Health and Substance Abuse Services (OMHSAS) and Mental Retardation (OMR). The purpose of the LHOT is to bring together the housing industry, service agencies, and disability advocates to expand accessible affordability housing through system change. LHOT has been very active, as demonstrated by the first success in reaching an objective, developing 100 new housing opportunities for people with disabilities. Through the Shelter Plus Care Program, 18 of the 100 new housing options have been met. Although LHOT initially targeted persons with mental health and retardation, the LHOT has expanded the target population to include all persons with disabilities.

In 2003, Dauphin County funded a position within the Center for Independent Living (CIL) for a housing specialist. This person was tasked with the development of additional housing resources through partnerships with housing developers, relationships with landlords, and community and consumer education. Starting in 2005, the LHOT will be funded by the County Human Services Department with funding from the Community Services Block Grant and will expand services to include the City of Harrisburg.

The following housing opportunities exist for persons with disabilities in the City of Harrisburg:

- 126 accessible public housing rental units and rental units assisted by local, State, or federally funded programs;

- 18 licensed personal care homes with capacity for 917 persons. As regulated by Pennsylvania's Department of Public Welfare, personal care homes are for elderly and mentally or physically disabled persons who are unable to care for themselves but who do not require 24-hour care and medical services that persons in a nursing home require;
- Seven licensed nursing homes with 1,199 beds, all of which are Medicare certified and accept Medicaid;
- Dauphin County gets grant funds from the State for modifications to assist persons with disabilities in their homes. Access Grant funds have not been used in the City to date.
- The Pennsylvania Housing Finance Agency (PHFA) has committed to adding a database of vacant accessible units on their website (www.phfa.org) in order to ensure that individuals needing accessible features occupy these units.

vi. Housing Condition

As part of the Dauphin County tax reassessment completed in 2002, a visual survey was completed of all dwellings in the County. The condition was reported for single-family dwellings, buildings with apartments, and mobile homes. The tax assessor reported that the condition of the structures was based on observation of the property "as it now exists". Furthermore, the tax assessor reported that when considering the building condition, the surrounding neighborhood was also considered. For example, if a residential structure was located among industrial uses, then the condition would be adjusted to account for the influences of the non-residential uses. Structures were rated excellent, very good, good, average, fair, poor, very poor, and unsound.

Table 2-14 provides a review of the findings for the structures in the City of Harrisburg from the County reassessment done in 2002. It is presumed that structures classified as unsound are infeasible to rehabilitate. Structures in fair, poor, and very poor condition are likely to continue to deteriorate without some effort to stimulate reinvestment.

Table 2-14
Dauphin County Tax Reassessment 2002
Housing Condition Ratings in the City of Harrisburg

	Excellent	Very Good	Good	Average	Fair	Poor	Very Poor	Unsound	Total
Single-family Structures									
Total Structures	3	72	968	4,804	3,127	3,114	441	93	12,622
Percent of Total	0.0	0.6	7.7	38.1	24.8	24.7	3.5	0.7	100.0
Buildings with Apartments									
Total Buildings	1	4	114	379	562	578	118	28	1,784
Percent of Total	0.06	0.2	6.4	21.2	31.5	32.4	6.6	1.6	100.0

Source: Dauphin County Tax Assessment

In general:

- Of the 12,622 single-family structures, 8,974 (71.1 percent) were rated excellent to fair with the majority, 7,931, rated average or fair. The remaining 3,648 (28.9 percent) were rated poor to unsound.
- Of the 1,784 buildings with apartments, 1,060 (59.4 percent) were rated excellent to fair with the majority, 941, rated average or fair. The remaining 724 (40.6 percent) were rated poor to unsound.

Additional consideration of the condition/deficiencies of the housing stock in the City is provided in this CP through the use of indicators available from the 2000 Census, as follows:

- Age - The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built, beginning with units that are 40 years old or over. The 2000 Census reported that 18,804 units (77 percent of City housing units) were built prior to 1960. About 68 percent (8,066) of the renter-occupied units were constructed prior to 1960. 89 percent (7,741) of the owner-occupied units were constructed prior to 1960. 80 percent (2,997) of the vacant units were built before 1960. Table 2-15 details the age of the City's housing stock.

*The Four Factors
that affect Housing
Conditions:*

- Age
- Crowding
- Cost Burden
- Plumbing

**Table 2-15
Age of Housing by Tenure and Vacant Units – 2000**

	Total	1990 – 2000		1980 – 1989		1960 – 1979		1940 - 1959		1939 or earlier	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Owner	8,702	166	1.9	148	1.7	647	7.4	3,456	39.8	4,285	49.2
Renter	11,891	367	3.1	580	4.9	2,878	24.2	4,267	35.9	3,799	31.9
Vacant	3,744	94	2.5	52	1.4	601	16.1	1,481	39.6	1,516	40.4
Total	24,337	627	2.6	780	3.2	4,126	17.0	9,204	37.8	9,600	39.4

Source: U.S. Bureau of the Census

- Crowding- This aspect is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as 'over-crowded'. In 2000, there were 918 housing units, representing 4.5 percent of the City's occupied housing stock, with more than one person per room. There were 105 owner-occupied housing units (1.2 percent) that housed more than 1.01 persons per room and which are considered over-crowded. There were 813 renter-occupied housing units (6.8 percent of the renter housing) that were considered over-crowded. The total number of units considered over-crowded is 918 or 4.5 percent of

occupied housing. In 1990, there were 1,050 over-crowded units, which was 4.8 percent of all occupied units.

- **Cost Burden** –When a household spends more than 30 percent of its gross income on housing, it is considered excessive by housing economists and lending institutions, and the household is classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities, such as food, clothing, and health care. Additionally, households that are cost burdened may have trouble maintaining their dwelling. Cost burden is of particular concern among low-income households who have fewer housing choices. The 2000 Census reported that City-wide, there were 9,681 cost burdened households, which was 47 percent of all households. Of these cost-burdened households, about 62 percent were renter-occupied (7,341), and 26.9 percent (2,340) owner-occupied. In 1990, the Census reported that 17.1 percent of owners, and 38.5 percent of renters, were cost burdened, and these figures increased significantly in the City throughout the 1990s. As shown in the Table 2-16, about 81 percent (7,814) of the cost burdened households are very-low-income, with annual incomes of less than \$20,000 per year. Another 18 percent (1,790) are low-income (annual incomes between \$20,000 and \$34,999), and less than one percent (77) of the cost burdened households are moderate or middle income.

Table 2-16
Cost Burdened Households by Tenure – 2000

	Units	Cost Burdened		Annual Household Income (\$)						
		Total	% of Total Units	Less than 10,000	10,000 - 19,999	20,000- 34,999	35,000- 49,999	50,000- 74,999	75,000- 99,999	100,000 or more
Owner Occupied	8,702	2,340	26.9	528	704	819	212	63	14	0
Renter Occupied	11,891	7,341	61.7	2,056	4,526	736	23	0	0	0
Total	20,593	9,681	47.0	2,584	5,230	1,555	235	63	14	0

Source: U.S. Bureau of the Census

- **Complete plumbing**- The sharing of plumbing facilities between households is used as an index of deficient housing conditions. The 2000 Census identified 381 (1.6 percent) housing units in the City that lacked complete plumbing. Of these, 36 were owner-occupied, 194 were renter-occupied, and 151 were vacant.

Table 2-17 provides a review of these census indicators chosen to provide an assessment of the housing stock by census tract.

Table 2-17
Housing Condition Indicators by Census Tract – 2000

Census Tract	Total	Constructed Prior to 1960		Lack Complete Plumbing		Occupied Units	Cost Burdened		Overcrowded	
		Units	Percent	Units	Percent		Units	Percent	Units	Percent
201	2,496	1,246	5.0	61	2.4	2,036	1,247	61.2	57	4.6
203	1,254	472	3.8	11	0.9	1,069	574	53.7	12	1.1
204	1,260	1,076	85.4	7	0.6	1,060	536	50.6	0	0.0
205	1,774	1,514	85.3	10	0.6	1,431	651	45.5	43	3.0
206	553	468	84.6	0	0.0	454	275	60.6	22	4.8
207	1,162	965	83.0	35	3.0	936	530	56.6	74	7.9
208	1,407	1,205	85.6	28	2.0	1,208	598	49.5	13	1.1
209	1,693	1,449	85.6	17	1.0	1,506	509	33.8	32	2.1
211	1,463	1,275	87.1	0	0.0	1,205	462	38.3	45	3.7
212	1,150	968	84.2	32	2.8	785	369	47.0	54	6.9
213	2,761	2,176	78.8	26	0.9	2,153	1,220	56.7	200	16.4
214	1,941	1,376	70.9	46	2.4	1,826	890	48.7	222	12.2
215	1,513	1,264	83.5	47	3.1	1,353	493	36.4	38	2.8
216	1,248	1,110	88.9	39	3.1	1,062	521	49.1	55	5.2
217	2,662	2,240	84.1	22	0.8	2,509	806	32.1	51	2.0
Total	24,337	18,804	77.3	381	1.6	20,593	9,681	47.0	918	4.5

Source: U.S. Bureau of the Census

vii. Vacant For-Sale Units
Affordable to Households with Income at or Below 80% Median Family Income (MFI)

The 2000 Census reported that the homeowner vacancy rate (owner-occupied units that are either not being lived in, awaiting sale, abandoned, or in some stage of foreclosure) in the City of Harrisburg was 5.4 percent. The Comprehensive Housing Affordability Strategy (CHAS) Data prepared by HUD based on the 2000 Census, reported 527 vacant for-sale units in the City. Table 2-18 lists the number of ‘vacant for sale’ units that are affordable to extremely-low, very-low, and low-income households as follows:

- None of the units are affordable to extremely-low income households, with incomes from 0 to 30 percent of MFI;
- 435 (82.5 percent) are affordable to households with very-low income, between 31 and 50 percent of MFI; and
- 499 (94.7 percent) of the units are affordable to low-income households, with income above 50 percent of MFI and below 80% of the MFI.

Table 2-18
Vacant For-Sale Units Affordable to Households with Income at or Below 80% of MFI

Unit Size	Vacant For Sale Units	Number Affordable to Households with Incomes		
		0-30% of Median	31-50% of Median	51-80% of Median
0 – 1 bedroom	49	0	35	39
2 – bedrooms	93	0	65	85
3 – bedrooms	385	0	335	375
Total	527	0	435	499

Source: HUD State of the Cities Data Systems: CHAS Data 2000

While Table 2-18 shows that the majority of the “vacant for sale units” are affordable to households in the City with income at 80 percent of MFI, the information from CHAS Data 2000 does not consider the habitability of the units. As shown on Table 2-15, the vacant housing in the City is old, with about 40 percent of the vacant units built prior to 1939. The Census also reported that four percent of the vacant units lacked completed plumbing. The old age of the vacant housing is an indicator that the units may be in poor condition, and many may be obsolete. These older units are smaller with fewer/smaller bedrooms, rooms, and bathrooms than newly built housing, and lack the amenities popular among modern households. These units also lack energy efficient building materials that help reduce overhead costs, and have high potential for lead paint contamination. It is expected that the ‘vacant for-sale’ units require moderate to substantial rehabilitation to make them code compliant and to modernize. These costs, though, would reduce the affordability of the vacant for sale housing to low-income households.

The majority of Harrisburg’s ‘vacant for-sale’ units are affordable to households with income at 80% of MFI. . . but many are likely to require moderate to substantial rehabilitation.

viii. Vacant For-Rent Units
Affordable to Households with Income at or Below 80% Median Family Income (MFI)

The 2000 Census reported that the rental vacancy rate in the City of Harrisburg was 12 percent. The CHAS Data reported 1,608 vacant for-rent units in the City. Table 2-19 lists the number of ‘vacant for-rent’ units that are affordable to extremely-low, very-low, and low-income households as follows:

- 550 units (34.2 percent) are affordable to extremely-low-income households with incomes from 0 to 30 percent of MFI;
- 1,400 (87.1 percent) are affordable to very-low-income households with incomes between 31 percent and 50 percent of MFI; and
- 99.8 (96.1 percent) are affordable low-income households with income above 50 percent of MFI but below 80 percent.

Table 2-19
Vacant For-Rent Units Affordable to Households with Income Below 80%

Unit Size	Vacant For Rent Units	Number Affordable to Households with Incomes		
		0-30% of Median	31-50% of Median	51-80% of Median
0 – 1 bedroom	649	185	490	645
2 – bedrooms	525	155	480	525
3 – bedrooms	434	210	430	434
Total	1,608	550	1,400	1,604

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Similarly as was noted with ‘vacant for-sale’ housing, the ‘vacant for-rent’ housing is old, which, depending on status of repair or upkeep, can negatively affect the desirability and habitability of the units.

The Harrisburg Housing Authority (HHA) reports that as of January 2005, there were over 1,000 households on its waiting list for a public housing unit and Section 8 assistance. The waiting lists indicate continued demand for affordable rental housing by low-income households. It must be noted that not all ‘vacant for-rent’ units are public or assisted housing, but a large number are. See Part C.

C. Public and Assisted Rental Housing

The following provides a review of the assisted rental housing in the City of Harrisburg. Assisted rental housing includes public housing units owned and managed by a public housing agency, those part of the Section 8 Public Housing Choice Voucher Program, and other assisted rental housing described by this Part, including units available to low-income households assisted by local, State, or federally funded programs.

i. Public Housing Units

The Harrisburg Housing Authority (HHA) owns and manages 1,737 assisted rental housing units in the City, and is the largest provider of assisted housing in the City of Harrisburg. See Table 2-20 for an inventory of the City’s public housing.

HHA’s board is appointed by the Mayor and ratified by City Council, and handles all its own staff, contracting, procurement, and management issues.

HHA plays an important role in maintaining and managing housing for extremely low-income households in the City. HHA’s mission is directed primarily toward extremely low-income renter households with incomes between 0 and 30 percent of median income, and serves as the major source of housing for this income group. Of HHA’s housing stock of 1,737 units, 510 units (29.2 percent) are available to the elderly, 1,227 units (70.6 percent) for family households, of which 64 units (3.7 percent) are accessible.

Table 2-20
Inventory of Public Housing

Development	Census Tract	Total Units	Units		
			Elderly	Family/General	Accessible
George A. Hoverter Homes Southside	201	233	0	233	0
Hall Manor Southside	201	540	0	540	0
Hill Side Village East of Cameron St.		70	0	70	0
Jackson/Lick Apartments 1301, 1315 N. Sixth St.	203	384	360	0	24
M.W. Smith Homes East of Cameron St.		129	0	113	16
Morrison Towers 351 Chestnut Street	201	126	126	0	0
Scattered Sites		80	0	80	0
William Howard Day Homes East of Cameron Street		224	0	224	0
Total		1,786	486	1,260	40

Source: Inventory of Assisted Rental Housing, Pennsylvania Housing Finance Agency, 2004

HHA does not plan to eliminate or add any public housing units. Efforts will be made to modernize the existing units, particularly Jackson Towers and the William Howard Day Homes.

HHA does not have any homeowner programs, but partners with the City in promoting its Homeownership Opportunity Program (HOP) and the County's First-time Homebuyers Program.

a. Condition of Public Housing

The condition of the public housing units is generally good. HHA has been considered a High Performer by the U.S. Department of Housing and Urban Development in recent years.

Efforts will be focused in the coming years on Jackson Towers and William Howard Day Homes, the latter having mold, mildew, and lead-based paint hazards and have not been modernized since the mid-1970s. There are 3 unoccupied buildings at Hillside Village that must be fully renovated.

A copy of the HHA Capital Fund Program Five-Year Action Plan is included in Appendix 6.

b. Section 504 Needs Assessment

HHA has not updated its Section 504 Needs Assessment, but continues to make units accessible as the need arises or improvements are made. The Authority increased the number of accessible units from 40 to 64 in recent years.

c. Strategy for Improving the Management and Operation

Resident Associations in each public housing development meet regularly to plan social events and discuss management issues. Representatives of the Resident Associations then meet as a Resident Council with the HHA Director and staff to discuss management and maintenance issues. This feedback from residents provides the HHA Board and administration with information and insight into operations not otherwise available, and results in a better living environment.

Efforts are underway to provide reasonable amenities such as on-site washers and dryers, air conditioning, and internet access at all housing sites.

HHA continues to emphasize staff training and implementation of security and safety measures to improve HHA Operations.

ii. Section 8 Public Housing Choice Voucher Program

HHA administers 967 Section 8 Public Housing Choice Vouchers. Under this program, HHA makes a payment to a private landlord on behalf of an eligible household. The unit must be inspected by HHA to determine that it meets certain housing quality standards. As of January, 2005, 574 of the 606 Section 8 tenant based vouchers were being utilized. In addition, 23 of the 55 vouchers which were formerly project-based, but converted to tenant-based in mid-2004, were utilized. Of the remaining vouchers, 46 of the 64 vouchers were distributed with households searching for units.

There were 139 of the 301 Section 8 vouchers for Maclay Street Apartments utilized as well. The renovation and occupancy of this development is on schedule. Once completed, the project will take on a new name, being known as the *Residence's at Governor's Square*.

HHA has adjusted the rent standard for 0-2 bedroom units to 110% of FMR to obtain better utilization rates and meet the 75% extremely-low-income occupancy rule. In 2004, 88% of Section 8 voucher holders were extremely low-income. The rent standard for 3 to 6 bedroom units is 100% of FMR.

In late 2004, HHA opened its Section 8 waiting list and over 1,000 applications were received. It will take up to 3 months to review these application, nearly 35% of which are from Public Housing Residents, and

over 3 years to house all the persons on the waiting list. Information on the Section 8 wait list is contained in Part 3 of this CP.

iii. Other Assisted Rental Housing

The *Inventory of Assisted Rental Housing* published by the Pennsylvania Housing Finance Agency (PHFA) identifies 1,667 other rental housing units in the City of Harrisburg available for low-income households that are assisted by local, State, or federally funded programs. The other assisted rental housing includes 655 units (39.2 percent) for the elderly, 926 units (55.5 percent) for family/general households, and 86 units (5.2 percent) that are accessible. Table 2-21 describes the other assisted rental housing in the City.

Table 2-21
Inventory of Other Assisted Rental Housing

Development	Census Tract	Total Units	Units		
			Elderly	Family/General	Accessible
Allison Hill South S. 13th, 1408-36 Vernon St.	213	27	0	26	1
B'Nai B'Rith 130 S. 3 rd St.	201	201	201	0	0
Cumberland Court 518 Cumberland Court	203	106	0	106	0
Edison Village 101 S. 18 th St.	213	125	63	54	8
Governor Hotel Apts. 335 Market St.	201	46	40	0	6
Harrisburg Park Apts. 1410 S. 15 th St.	214	163	0	163	0
Hill Café Apts. 1249-55 Market St.	213	27	0	25	2
Laurel Towers 1531 n. 3 rd St.	205	84	74	0	10
Linden Terrace 1201 N. Front St.	204	123	112	0	11
Maclay St. Nsa 2018 N. 5 th St.	206	129	0	113	16
Maclay St. Phase II 2018 N. 5 th St.	206	172	0	156	16
Martin Luther King Housing 1220-28 Market St.	212	10	0	10	0
Parkside Apts. 3 Ivy Lane	214	134	0	134	0
Presbyterian Apartments 322 N. Second St.	201	165	165	0	0
South 14 th St. Apts. 314 S. 14 th St.	213	5	0	5	0
The McFarland 1139 Mulberry St.	213	49	0	40	9
Washington Square II 225 Mary St.	201	101	0	94	7
Total		1,667	655	926	86

Source: *Inventory of Assisted Rental Housing*
Pennsylvania Housing Finance Agency, 2004

None of the above listed ‘Other Assisted Rental Housing’ units in the City are expected to be removed from the pool of affordable housing units for low-income households over the next five years.

D. Inventory of Facilities and Services for Homeless Persons

The Capital Area Coalition on Homelessness (CACH) is the lead entity responsible for implementing a coordinated and inclusive planning process for the City of Harrisburg and Dauphin County. Continuum of Care (CoC) is a collaborative effort among public, private, and non-profit organizations to provide a system and process for balanced and comprehensive housing and supportive services for homeless persons. CACH was established in 2000 to “develop and deliver a collaborative, coordinated, and inclusive system of high quality services and shelter for the homeless... to help them achieve self-sufficiency and other positive outcomes that benefit the homeless and the community.” This process is accomplished primarily through CACH’s adopted Strategic Plan and Work Plan, the goals, objectives and tasks of which are assigned to the four (4) Standing Committees. A related goal is to reduce recidivism among this population by ensuring that life skills training, intensive case management, support services, and post shelter care are provided. Now in its fifth year, CACH and its committees meet monthly to develop and administer the CoC and strategic homeless planning in the City and County.

i. Housing for the Homeless

Table 2-22 identifies emergency shelter space in the City of Harrisburg and the region. An emergency shelter is a facility or program that offers a homeless person or family a safe place to stay on a temporary basis, in most cases for a period up to 30 days. There is no new emergency shelter space under development.

Table 2-22
Emergency Shelter Space

Provider / Facility Name	Year-Round Units/Beds			Seasonal	Total Beds Overflow / Voucher
	Family Units	Family Beds	Individual Beds		
Bethesda Mission / Bethesda Men’s Shelter	-	-	58	-	0
Catholic Charities / Interfaith Family Shelter	17	40		-	0
Shalom House / Shalom House	3	13	8	-	0
YWCA / Domestic Violence Shelter	3	10	6	-	0
YWCA / Emergency Shelter	6	15	5	-	0
Downtown Ministerium / Downtown Churches	-	-	-	35	0
Total	29	78	77	35	0

Source: CACH, Continuum of Care, 2005

Table 2-23 identifies transitional housing in the City and the region. transitional housing is a facility or program that offers temporary housing with supportive services, in most cases for up to two years. Transitional

housing allows the homeless to stay while preparing to move towards securing permanent housing and independent living. There is no new transitional housing under development.

**Table 2-23
Transitional Housing**

Provider / Facility Name	Year-Round Units/Beds			Total Beds
	Family Units	Family Beds	Individual Beds	
YWCA / Transitional Housing	6	17	9	26
YWCA / Bridge Housing	6	11	12	23
DELTA Housing, Inc. / Scattered Sites	14	42	-	42
Brethren Housing Association / Scattered Sites	8	30	-	30
Bethesda Mission / Bethesda Women's	7	16	14	30
Bethesda Mission / Bethesda Helmsman	-	-	18	18
The Firm Foundation, Inc.	-	-	8	8
Keystone Mental Health Services / MH-homeless set aside	-	-	4	4
Joshua House / Joshua House	-	-	3	3
Total	41	116	65	181

Source: CACH Continuum of Care, 2005

Table 2-24 identifies permanent supportive housing in the region. Permanent supportive housing is long-term community-based housing with supportive services for a homeless person or family with a disability, to enable them to live as independently as possible.

In December 2004, HUD awarded \$933,843 for the construction of "Susquehanna Harbor Save Haven," a new facility that will house 25 chronically homeless male clients suffering from severe mental illness. The facility will be able to expand to offer 40 beds during cold weather months.

Table 2-24
Permanent Supportive Housing

Provider / Facility Name	Year-Round Units/Beds			Total Beds
	Family Units	Family Beds	Individual Beds	
YWCA / YW-PHD (SHP-PH)	13	46	6	52
YWCA / SRO	-	-	20	20
Shalom House / SHARP (SHP-PH)	-	-	20	20
Dauphin Co. Housing Auth. / Shelter+Care (S+C)	-	-	25	25
Dauphin Co. Housing Auth. / Section 8-Homeless set-aside			25	25
Volunteers of America / Uptown units	-	-	2	2
Total	13	46	73	119

Source: CACH Continuum of Care, 2005

ii. Homeless Prevention

Homeless prevention is based on a system of services that address the fundamental needs that lead to homelessness. Services include rental assistance, utility and transportation assistance, advocacy and prevention education, and housing referral and rehabilitation assistance. A wide array of agencies provide these services and make referrals so that the needs of clients can be met.

iii. Outreach

There is no “wrong door” to access services for the homeless. Any service provider first contacted makes other services available as needed. The most recognized first point of contact is HELP Ministries, which provides referral and emergency assistance, bus passes, and vouchers for rental assistance. Supporting HELP is the CACH Service Delivery Committee, who maintains a formal and informal network for cross-referrals and to facilitate access to vacant beds.

The Harrisburg Bureau of Police regularly works with Dauphin County’s Crisis Intervention to assist individuals and families who are homeless. The Bureau also has a community policing station in the South Allison Hill neighborhood of the City. Bethesda Mission operates a mobile unit visiting sites where individuals and families not using shelters will frequent. Neighborhood-based homeless activists make regular visits to the City train station, bus shelters, bridges, and steam vents where the homeless take refuge. Shared Ministries provides outreach services in City neighborhoods through an open house held three times a week, offering a food pantry, clothing, social service referrals, and weekly tutoring for school children. Downtown Daily Bread’s *Lunch Plus* program offers homeless outreach, lockers, phones, and mail services. The Twenty-Ninth Street United Methodist Church and the Uptown Soup Kitchen also conduct street outreach.

The County MH/MR Transitional Housing Program is expanding outreach to persons who are seriously mentally ill to provide and maintain housing to prevent street homelessness. The Executive Commission on Drugs and Alcohol will be engaged to take a more proactive role in identifying and referring persons who are homeless.

iv. Supportive Services

Case managers at the various shelter and service providers connect homeless persons with the services they require to build a base for self-sufficiency. Job training and referral, credit and budget counseling, life skills and parenting training, drug and alcohol abuse counseling, mental health services, physical health services, legal services, and child care services are provided. Further, case managers work with clients to enroll them in the main-stream assistance programs, such as Social Security, AFDC, and food stamp programs.

E. Barriers to Affordable Housing

The cost of housing in the City of Harrisburg is affordable. In February 2003, a document entitled *Housing Affordability and Condition Review* was prepared by the Affordable Housing Task Force of Dauphin County. The report considered affordability of housing by type of housing in relation to household income level. It identified the percentage of the population that could afford median value housing and median rent for each municipality in Dauphin County. Median value for each municipality was determined from the County-wide tax reassessment, which was completed in 2002. To determine what price of housing unit a household could afford, the report used a housing expense ratio of 30 percent (30% of household income spent on mortgage or rent). Three percent of the value of the unit was added to account for closing costs, taxes, and insurance. It was presumed households would make a down payment of five percent of the median value. The report found the following in the City:

“The cost of housing in the City of Harrisburg is affordable” –

Housing Affordability
and Condition Review,
2003.

- Households earning the MFI could afford 99.7 percent of the single-family units.
- Households earning 30 percent of the MFI could afford 77.8 percent of the single-family units.

There are no institutional barriers to affordable housing in the City. The City does not charge impact fees, request set-asides, require referendums nor any other process or policy that increases the cost of construction of new housing. Likewise, the City’s Tax Abatement program is an incentive for new construction or substantial rehabilitation of homes. With this program, the full impact of home improvements on property taxes is phased in over time (at varying rates).

The City’s Zoning Ordinance allows for relatively dense housing patterns and multifamily housing developments. Denser housing patterns and multi-unit development are common affordability factors that sprawling suburbs explicitly prohibit in their development ordinances.

3. HOUSING AND HOMELESS NEEDS ASSESSMENT

The following is a description of the estimated number of and types of households in need of housing assistance in the City of Harrisburg. This Part of the CP includes the following:

- Housing needs by categories of persons affected;
- Disproportionate needs of racial or ethnic groups;
- The needs of sheltered and unsheltered homeless persons and those with other special needs; and
- An estimate of the number of housing units that are occupied by low- or moderate-income families that contain lead-based paint hazards.

A. Housing Categories of Persons Affected

The Consolidated Plan considers the housing need for households by income categories as follows:

- Extremely low-income households (income less than 30% of MFI);
- Very low-income households (income less than 50% of MFI);
- Low-income households (income between 51% to 80% of MFI); and
- Households with income above 80 percent of MFI (moderate, middle, and high-income).

The needs are considered for both owners and renters. This section also considers housing needs based on the type of households as follows:

- Elderly households, which are one- or two-person households, with person 62 years old or older;
- Small households, which consist of two to four persons;
- Large households, which have five or more persons; and
- ‘All other households’ are those that do not fall into one of the three previous categories, including single persons.

The description of housing needs contained in this Part includes discussion, by income category, of cost-burden and severe cost-burden, overcrowding, and substandard housing conditions being experienced. For the income categories enumerated, any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category as a whole, are identified.

Table 3-1 reports on households with any housing problem. As defined by CHAS Data 2000, “any housing problem” includes (1) cost-burden greater than 30 percent of income, and/or (2) overcrowding, and/or (3) lack of complete kitchen or plumbing. Cost burden is distinguished by households paying from 30 to 50 percent of their income and households paying more than 50 percent. Households paying more than 50 percent are classified as severe cost burden.

‘Other Housing Problems’ reported in Table 3-1 consists of households that are overcrowded and/or without complete kitchen or plumbing, but are not cost-burdened.

i. Housing Needs of Extremely-Low, Very-Low, and Low-Income Households

Much of the data reported in this part of the City of Harrisburg CP was derived from CHAS Data 2000, a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of this CP.

**Table 3-1
Households with Housing Problems by Household Income - 2000**

Income Category of Household	Total	Any Housing Problem*		Cost Burden				Other Housing Problems**	
				30%-50%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
Renter Households									
Extremely Low (0-30% MFI)	3,779	2,604	68.9	677	17.9	1,806	47.8	121	3.2
Very Low (31-50% MFI)	2,358	1,504	63.8	1,165	49.4	217	9.2	122	5.2
Low (51-80% MFI)	2,563	633	24.7	385	15.0	10	0.4	238	9.3
Above 80% MFI	3,173	263	8.3	19	0.6	3	0.1	241	7.6
Total Renters	11,873	5,004	42.1	2,246	18.9	2,036	17.1	722	6.1
Owner Households									
Extremely Low (0-30% MFI)	983	789	80.3	158	16.0	617	62.8	14	1.4
Very Low (31-50% MFI)	1,155	730	63.2	371	32.1	349	30.2	10	0.9
Low (51-80% MFI)	1,762	592	33.6	451	25.6	122	6.9	19	1.1
Above 80% MFI	4,769	420	8.8	374	7.8	0	0.0	46	1.0
Total Owners	8,669	2,531	29.2	1,354	15.6	1,088	12.6	89	1.0
All Households									
Total All Households	20,542	7,535	36.7	3,600	17.5	3,124	15.2	811	3.9

Source: HUD State of the Cities Data Systems: CHAS Data 2000

* Any Housing Problem – cost burden greater than 30% of income, and/or over-crowding, and/or without complete kitchen or plumbing.

** Other Housing Problems – overcrowding and/or without complete kitchen or plumbing.

As shown in Table 3-1, CHAS Data 2000 shows there are 20,542 households in the City of Harrisburg with 11,873 renter households (57.8 percent) and 8,669 owner-occupied households (42.2 percent). Characteristics of these are:

- 7,535 (36.7 percent) households have at least one housing problem;

- Low-income households make up 61.3 percent of households but have 90.9 percent of the housing problems;

Low-income households with housing problems, according to CHAS 2000, numbered 6,852, which was substantially higher than the 5,742 identified in the FY 2000-2005 CP for the City of Harrisburg which was based on 1990 Census data. However, both figures represented about 45% of the total low-income households.

Renter households have a disproportionate share of housing problems, such as:

- Renters make-up 66.4 percent of the 7,535 households with a housing problem, versus 57.8 percent of the total households;
- 5,004 (42.1 percent) renter households have at least one housing problem;
- Table 3-1 shows that of the 11,873 renter households, 8,700 (73.3 percent) are extremely-low, very-low, and low-income;
- CHAS Data 2000 indicates that 4,741 (94.7 percent) of the 5,004 renter households with a housing problem have incomes at or below 80 percent of MFI.

Owner households also have housing problems but at a lesser rate than renter households: 2,531 (29.2 percent) owner households have at least one housing problem. However, when considering the housing problems of only those owners with incomes under 80 percent MFI, the proportion with housing problems increases to 54.1 percent:

- Owners make-up 33.6 percent of the 7,535 households with a housing problem, versus 42.2 percent of the total households;
- Table 3-1 shows that of the 8,669 owner households, 3,900 (45 percent) have income at or below 80 percent of MFI;
- CHAS Data 2000 indicates that 2,111 (83.4 percent) of the 2,531 owner households with a housing problem are low-income.

CHAS Data 2000 also provides information regarding cost-burden by income category in the City of Harrisburg. Of the 20,542 total households, 32.7 percent (6,724) pay 30 percent or more of their household income for housing. Again, renter households are disproportionately cost-burdened. The majority of cost-burdened households are low-income:

- 3,124 (46.5 percent) of all of the cost-burdened households pay more than 50 percent of their income for their housing costs;
- 4,282 (36.1 percent) of the 11,873 renter households are cost-burdened, and make-up 63.7 percent of the 6,724 cost-burdened households;

- 2,442 (28.2 percent) of the 8,669 owner households are cost-burdened, and make-up 36.3 percent of the 6,724 cost-burdened households.

Cost-burden disproportionately affects the extremely low-income households but is also a significant factor for very-low and low-income households:

- There are 4,762 extremely low-income households - 3,258 (68.4 percent) are cost-burdened; 2,483 (76.2 percent) are renters, and 775 (16.2 percent) are owners;
- 2,423 (74.4 percent) of the 3,258 cost-burdened extremely low-income households pay 50 percent or more of their income for their housing costs;
- There are 3,513 very low-income households - 2,102 (59.8 percent) are cost-burdened, 1,382 (65.7 percent) are renters, and 720 (34.3 percent) are owners;
- 566 (26.9 percent) of the 2,102 cost-burdened very low-income households pay 50 percent or more of their income for their housing costs;
- There are 4,325 low-income households - 968 (22.4 percent) are cost-burdened, 395 (40.8 percent) are renters, and 573 (59.2 percent) are owners;
- 132 (13.6 percent) of the 968 cost-burdened low-income households pay 50 percent or more of their income for their housing costs;
- There are 7,942 households with income above 80 percent of MFI - 396 (five percent) are cost-burdened, 22 (5.6 percent) are renters, and 374 (94.4 percent) are owners;
- Three (0.8 percent) of the 396 cost-burden above 80% MFI households pay 50 or more of their income for their housing costs.

Cost-burdened renters need decent affordable housing. Extremely low-income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low-income and low-income renters with a housing problem need assistance with supportive services, such as childcare, health care, or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low-income and low-income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low-income renters are experiencing cost-burden, all would benefit from improved economic opportunities. To take advantage of higher skilled jobs that pay more and provide the potential for advancement, there continues to be a need for educational programs and job training.

Low-income owners are experiencing problems with cost burden. Because of the old age of the housing in the City, the owners need assistance with maintenance and upkeep with their units so that they do not deteriorate. Low-income owners also need assistance with supportive services that reduce

the competing demands on their limited incomes. Finally, low-income owners would benefit from improved economic opportunities.

24 CFR 91.205(b)(1) requires that the analysis of categories of persons affected provide a description of over-crowding. CHAS Data 2000 does not identify over-crowding alone by income category. It is a component that makes up the 'Other Housing Problems' as shown on Table 3-1. In Section 2 of this CP, Table 2-17 showed that 918 housing units (representing 4.5 percent of the City's occupied housing stock) had more than one person per room. There were 105 crowded owner-occupied housing units (1.2 percent of the owner housing), 813 crowded renter-occupied housing units (6.8 percent of the renter housing).

Referring to Table 3-1, 'Other Housing Problems', which includes over-crowding, was a factor contributing to housing problems for all household types and income categories but to a minimal extent. Of the 7,535 households with housing problems, 811 (3.9 percent) are classified as "other housing problems".

ii. **Housing Needs of Elderly Households, Small Households, Large Households, and All Other Households**

This section considers housing needs based on type of households. Types of households were described in the beginning of this section and include Elderly, Small, Large and 'All Other Households'.

Table 3-2 examines the 11,873 renter households, distinguished by household type and income category, reported in the City of Harrisburg by the CHAS Data 2000 report. Table 3-2 further details the 5,004 renter households with a housing problem, as previously reported in Table 3-1, by household type and income category.

Table 3-2
Renter Households by Household Type and Income With Any Housing Problem - 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0-30% MFI)	3,779	827	467	56.5	1,445	1,000	69.2	383	318	83.0	1,124	819	72.9
Very Low (31-50% MFI)	2,358	483	268	55.5	838	473	56.4	208	149	71.6	829	614	74.1
Low (51-80% MFI)	2,563	319	94	29.5	819	179	21.9	260	100	38.5	1,165	260	22.3
Above 80% MFI	3,173	245	10	4.1	1,094	84	7.7	295	115	39.0	1,539	54	3.5
Total Renters	11,873	1,874	839	44.8	4,196	1,736	41.4	1,146	682	59.5	4,657	1,747	37.5

Source: HUD State of the Cities Data Systems: CHAS Data 2000

a. **Elderly Renter Households**

There are 1,874 elderly renter households (15.8 percent of the total renters), which represent 16.8 percent of the 5,004 households with a housing problem, and can be characterized as follows:

- 1,629 (86.9 percent) have incomes less than 80 percent of MFI (referred to as low-income in this discussion) and represent 18.7 percent of all low-income renter households;
- 839 (44.8 percent) elderly renter households have a housing problem, and 829 (98.8 percent) are low-income;
- The 829 low-income elderly renter households with a problem represent 50.9 percent of the 1,629 low-income elderly renter households;
- Low-income elderly renter households with a problem make up 17.5 percent of the 4,741 low-income renter households with a housing problem.

b. Small Renter Households

There are 4,196 small renter households (35.3 of the total renters), which represent 34.7 percent of the 5,004 households with a housing problem, and are characterized as follows:

- 3,102 (73.9 percent) of the small renter households are low-income;
- 1,736 (41.4 percent) of these small renter households have a housing problem, and 1,652 (95.2 percent) of these are also low-income;
- The 1,652 low-income small renter households with a problem -
 - are 53.2 percent of the 3,102 low-income small renter households.
 - represent 34.8 percent of the 4,741 low-income renters with a housing problem.

c. Large Renter Households

There are 1,146 large renter households (9.7 percent of the total renter households), which represent 13.6 percent of the 5,004 households with a housing problem, and are characterized by:

- 851 (74.3 percent) of these large renter households are low-income;
- 682 (59.5 percent) of the total large renter households have a housing problem, and 567 (83.1 percent) of these are also low-income;
- The 567 low-income large renter households with a problem -
 - are 66.6 percent of the 851 low-income large renter households.
 - represent 12 percent of the 4,741 low-income renters with a housing problem.

d. All Other Renter Households

There are 4,657 'All Other Renter Households' (39.2 of the total renter households), which represent 34.9 percent of the 5,004 households with a housing problem, and are characterized by:

- 3,118 (67 percent) of the 'All Other Renter Households' are low-income;

- 1,747 (54.3 percent) of the total ‘All Other Renter Households’ have a housing problem, and 1,693 (96.9 percent) of these are low-income;
- The 1,693 low-income ‘All Other Renter Households’ with a problem-
 - are 54.3 percent of the 3,118 low-income ‘All Other Renter Households’;
 - represent 35.7 percent of the 4,741 ‘low-income renters with a housing problem’.

Numerically, “small renter households” have the largest number of “households with a housing problem”. A greater percentage of “large renter households”, particularly among “low-income large renter households”, have a housing problem. Large renter households may be overcrowded and need assistance with obtaining a larger unit.

Table 3-3 examines the 8,669 owner households, distinguished by household type and income category, reported in the City of Harrisburg by the CHAS Data 2000 report. Table 3-3 further details the 2,531 owner households with a housing problem, as previously reported in Table 3-1, by household type and income category.

Table 3-3
Owner Households by Household Type and Income With Any Housing Problem - 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0-30% MFI)	983	379	320	84.4	304	254	83.6	51	26	51.0	249	189	75.9
Very Low (31-50% MFI)	1,155	503	218	43.3	343	288	84.0	159	99	62.3	150	125	83.3
Low (51-80% MFI)	1,762	514	99	19.3	694	304	43.8	204	59	28.9	350	130	37.1
Above 80% MFI	4,769	774	94	12.1	2,250	115	5.1	400	35	8.8	1,345	175	13.0
Total Owners	8,669	2,170	731	33.7	3,591	961	26.8	814	219	26.9	2,094	619	29.6

Source: HUD State of the Cities Data Systems: CHAS Data 2000

e. Elderly Owner Households

There are 2,170 elderly owner households (25 percent of the total owner households) which represent 28.9 percent of the 2,531 households with a housing problem, and are characterized as follows:

- 1,396 (64.3 percent) of the Elderly Owner Households are low-income.
- 731 (33.7 percent) of the total elderly owner households have a housing problem, and 637 (87.1 percent) of these are low-income.
- The 637 “low-income elderly owner households with a problem”-
 - represent 45.6 percent of the 1,396 low-income elderly owner households.
 - represent 30.2 percent of the 2,111 low/very-low/extremely-low-income owners with a housing problem.

f. Small Owner Households

There are 3,591 “small owner households”(41.4 percent of the total owner households)which represent 38.0 percent of the 2,531 households with a housing problem, and are characterized by:

- 1,341 (37.3 percent) of the “small owner households are low-income.
- 961 (26.8 percent) of the total “small owner households” have a housing problem, and 846 (88 percent) of these are low-income.
- The 846 “low-income small owner households with a problem”-
 - are 63.1 percent of the 1,341 low-income small owner households.
 - represent 40.1 percent of the 2,111 low/very-low/extremely-low-income owner households with a housing problem.

g. Large Owner Households

There are 814 “large owner households” (9.4 percent of the total owner households), which represent 8.7 percent of the 2,531 households with a housing problem, and are characterized by:

- 414 (50.9 percent) of the “large owner households” are low-income.
- 219 (26.9 percent) of the total “large owner households” have a housing problem, and 184 (84 percent) of these are low-income.
- The 184 “low-income large owner households with a problem”-
 - are 44.4 percent of the 414 “low-income large owner households”.
 - represent 8.7 percent of the 2,111 “low/very-low/extremely-low-income owner households with a housing problem”.

h. All Other Owner Households

There are 2,094 “all other owner households” (24.2 percent of the total owner households), which represent 24.5 percent of the 2,531 households with a housing problem, and are characterized by:

- 749 (35.8 percent) of “all other owner households” are low-income;
- 619 (29.6 percent) of the total “all other owner households” have a housing problem, and 444 (71.7 percent) of these are low-income;
- The 444 “low-income all other owner households with a problem” -
 - are 59.3 percent of the 749 “low-income all other owner households”.
 - represent 21 percent of the 2,111 “low/very-low/extremely-low-income owners with a housing problem”.

Numerically, “small owner households” have the greatest number of “households with housing problems”. Proportionally, elderly households have the highest rate of housing problems. Among low-income owners, “All Other Households” and “small households” have similar rates of “households

with problems”. Low-income owners of all types continue to need assistance to make housing affordable.

iii. Disproportionately Greater Housing Problems

Using the CHAS Data 2000 report, the following section considers the housing needs for “all households” in comparison to “households by race” in the City of Harrisburg. Also considered are the housing needs of “Hispanic households” in comparison to “all households”. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when that group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole.

There are 8,700 renter households with income at or below 80 percent of MFI. Table 3-4 compares the percentage of households with housing problems for white non-Hispanic, black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. Table 3-4 reports the following in the City of Harrisburg:

Table 3-4
Renter Households With Income at or Below 80 Percent of MFI Having Any Housing Problem by Race of Household and Hispanic Origin - 2000

	Households 0 – 80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% With a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	2,605	53.7	770	450	58.4	460	260	56.5	1,375	690	50.2
Black Non-Hispanic	4,585	53.7	700	340	48.6	2,565	1,440	56.1	1,320	680	51.5
Total*	8,700	54.5	1,629	829	50.9	3,953	2,219	56.1	3,118	1,693	54.3
Hispanic	1,114	56.5	104	14	13.5	775	445	57.4	235	170	72.3

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Information regarding other races not reported.

*Total low-income renters from Table 3-1 and Total Household Type from Table 3-2.

- 54.5 percent of all “low-income renter households have a housing problem”, and there is no disproportionately greater need among white, black, or Hispanic households;
- There are 829 “low-income elderly renter households with a housing problem”, which is 50.9 percent of the total, and there is no disproportionately greater need by race or Hispanic elderly households;
- There are 2,219 “low-income small and large households with a housing problem”, which is 56.1 percent of the total, and there is no disproportionately greater need by race or Hispanic small and large households; and

- There are 1,693 “low-income all other households with a housing problem”, which is 54.3 percent of the total, and among “Hispanic all other households”, 72.3 percent have a housing problem, which is a disproportionately greater need.

There are 3,900 owner households with income at or below 80 percent of MFI. Table 3-5 compares the percentage of households with housing problems for white non-Hispanic, black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. Table 3-5 reports the following in the City of Harrisburg:

Table 3-5
Owner Households With Income at or Below 80 Percent of MFI Having Any Housing Problem by Race of Household and Hispanic Origin - 2000

	Households 0 – 80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% With a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	1,455	47.1	720	275	38.2	405	235	58.0	330	175	53.0
Black Non-Hispanic	2,024	58.1	630	330	52.4	1,035	610	58.9	359	235	65.5
Total*	3,900	54.1	1,396	637	45.6	1,755	1,030	58.7	749	444	59.3
Hispanic	274	54.7	14	10	71.4	205	105	51.2	55	35	63.6

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Information regarding other races not reported.

*Total low income owners from Table 3-1 and Total Household Type from Table 3-3.

- 54.1 percent of all “low-income owner households” have a housing problem, and there is no disproportionately greater need among white, black, or Hispanic households;
- There are 637 “low-income elderly owner households with a housing problem”, which is 45.6 percent of the total;
- 71.4 percent of “Hispanic elderly households” have a housing problem, which is disproportionate among elderly households;
- There are 105 “low-income small and large households with a housing problem”, which is 58.7 percent of the total, and there is no disproportionately greater need by race or Hispanic small and large households; and
- There are 444 “low-income all other households with a housing problem”, which is 59.3 percent of the total, and there is no disproportionately greater need by race or Hispanic all other households.

iv. Other Special Needs (Non-Homeless)

“Supportive housing” is defined as living units that provide a planned services component with access to a range of services identified as necessary for the residents to achieve personal goals. The needs of the sub-populations are described below. Various populations with special needs require supportive housing, and it is not possible to always determine the number of persons who have this need. This CP uses a combination of census data and standards recommended by national agencies to determine the number of persons with supportive housing needs in the City. The information is supplemented with information collected through interviews with service providers in the City and the region used to develop input for this CP.

a. Elderly and Frail Elderly

The 2000 Census reports that there were 5,302 persons age 65 and over (elderly) in the City of Harrisburg. Of the total elderly population, 2,513 (47.4%) were age 75 and over, and 5,043 (95.1%) were non-institutionalized. The Census reported the following regarding the 5,043 non-institutionalized elderly persons in the City:

- 2,199 (43.6 percent) reported that they had one or more long-lasting disability (six months or more), and 1,267 (25.1 percent) reported that they had two or more long-lasting disabilities;
- 489 (22.2 percent) of the 2,199 elderly with a long-lasting disability reported that they had a self-care disability that limited their ability to dress, bath, or get around inside their home without assistance. 330 (67.5 percent) of them were age 75 and over; and
- 1,125 (51.2 percent) of the 2,199 elderly with a long-lasting disability reported that their disability limited their ability to go outside their home alone to shop or visit a doctor’s office. 627 (55.7 percent) of them were age 75 and over.

CHAS Data 2000 reports on elderly households in the City of Harrisburg with mobility and self-care disabilities⁶, categorized by income level and those with a housing problem. As defined by CHAS Data 2000, mobility and self-care limitations are 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying; and/or 2) a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. The data distinguishes by age, identifying “elderly” and “extra elderly” as follows:

⁶ Disabilities as defined by the Census include: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability).

- “Elderly” are one or two member households, where either person is 62 to 74 years; and
- “Extra elderly” are one or two member households, where either person is 75 years or older. As shown in Table 3-6, CHAS Data 2000 reports the following about “elderly households with a mobility and safe care limitation”:
 - Of 4,044 total elderly households, 34 percent (1,377) have a mobility and self-care limitation, and 703 (51%) are age 75 and over;
 - 625 (45.3 percent) of the “elderly households with a mobility and self-care limitation” have a housing problem; and
 - 603 (96.5 percent) of the “elderly households with mobility and self-care limitations and a housing problem” have income at or below 80 percent of MFI, and 61 percent of them are renters.

Table 3-6
Elderly Households with a Mobility and Self-Care Limitation - 2000

	Total Elderly Households	Households with Mobility and Self-Care Limitation				
		62 to 74 years	75 and Over (Extra Elderly)	Total	With Any Housing Problem	
					Total	% of Households with a Limitation
Renter Households						
Low-Income (0-80% MFI)	1,629	350	340	690	365	52.9
Above 80% MFI	245	38	10	48	4	8.3
Total Renters	1,874	388	350	738	369	50.0
Owner Households						
Low-Income (0-80% MFI)	1,396	152	250	402	238	59.2
Above 80% MFI	774	134	103	237	18	7.6
Total Owners	2,170	286	353	639	256	40.0
Total All Elderly Households						
Total All Households	4,044	674	703	1,377	625	45.3

Source: HUD State of the Cities Data Systems: CHAS Data 2000

The Harrisburg Housing Authority (HHA) has 510 housing units that are for the elderly. HHA reports that as of January 2005 there were 67 elderly households on its wait list for a public housing unit. Until the applications are processed for Section 8 assistance, it is not known how many elderly are on that waiting list. Historically, the wait for an elderly person to receive public housing is 3 to 6 months, indicating the continued demand for affordable rental housing by low-income elderly households in the City.

The identified housing and health-service needs of the elderly are as follows:

- Home maintenance assistance, including minor home repairs, is the most needed supportive housing service;
- Adaptive modifications that allow them to remain in their homes as their physical conditions change;
- Response to medical emergencies, since older persons who live alone are at greater risk of health problems due to their greater tendency not to eat correctly and lack of someone to monitor their daily activities and variations in their health. The 2000 Census reported 2,146 persons age 65 and older living alone in the City;
- After age 75, medical and other types of professional care needs rise sharply as evidenced by the large number of the elderly age 75 and over with self-care and go-outside the home disabilities;
- Care due to dementia or other mental illnesses, partly due to longer lifespans. The 2000 Census reports that there were 624 non-institutionalized persons age 65 and over in the City with a mental disability, and 332 (53.2 percent) of them were age 75 and over; and
- Personal care and assistance with daily living is increasing. As baby boomers age and families grow smaller, there are more elderly who need support and assistance and fewer family members to fill the traditional role of providing care. Where there are no family members to provide direct care, public and non-profit agencies will need to be increasingly creative in finding means to help the elderly remain in the community.

b. Persons with Disabilities

The 2000 Census reported on “non-institutionalized disabled persons age five and over”. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. The Census clarifies that a disability is a long-lasting condition of six months or more. The Census identified that:

- There were 44,619 non-institutionalized persons age 5 and over in the City of Harrisburg. Of this, 11,071 (24.8 percent) reported a disability, and 5,025 (45.4 percent) of the disabled population reported two or more types of disability;
- 1,448 (13.1 percent) of the disabled persons had a self-care disability that limits the ability to dress, bath, or get around inside the home. Two-thirds were non-elderly;

- 3,301 (29.8 percent) of the disabled persons had income below the poverty level; and
- There were 8,254 working age persons between the ages of 16 and 64 with a disability. 4,866 (59 percent) of these working age persons had a condition that limits the ability to work at a job, and 1,874 (38.5 percent) were unemployed.

The following provides additional information regarding the disabled in the City of Harrisburg.

Non-institutionalized Mentally Disabled (see Table 3-7)

The Census defines mental disability as “an emotional condition that makes it difficult to learn, remember, or concentrate”, and found that:

- There were 3,415 non-institutionalized persons age 5 and over (7.7 percent of this population in the City) with a mental disability;
- Of the 8,579 non-institutionalized children age 5 to 15, 778 (9.1 percent) had a mental disability;
- Of the 30,997 non-institutionalized working age adults between the ages of 16 and 64, 2,013 (6.5 percent) had a mental disability, and 1,468 (72.9 percent) of them were not employed; and
- Of the 5,043 non-institutionalized elderly persons age 65 and over, 624 (12.4 percent) had a mental disability, and 332 (53.2 percent) of them were age 75 and over.

Table 3-7
Non-Institutionalized Persons Age 5 and Over with a Mental Disability - 2000

Non-Institutional Population	Mental Disability		Age								
			5 to 15			16 to 64			65 and over		
			Mental Disability			Mental Disability			Mental Disability		
	Total	%	Persons	Total	%	Persons	Total	%	Persons	Total	%
44,619	3,415	7.7	8,579	778	9.1	30,997	2,013	6.5	5,043	624	12.4

Source: U.S. Bureau of the Census

Dauphin County Human Services and Keystone Community Mental Health Services have expressed the need to increase capacity in order to provide adequate housing and services for persons who will be placed in community living arrangements. The State hospitals are in the process of de-institutionalizing people who have been determined to be capable of living in less restrictive environments. An estimated 86 persons will be placed in personal care homes and 40 will need private housing.

Non-institutionalized Physically Disabled (see Table 3-8)

The Census defines physical disability as a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying. The Census identified that:

- There were 4,553 “non-institutionalized persons age 5 and over with a physical disability”, which is 10.2 percent of the 32,426 “non-institutionalized persons age 5 and over” in the City;
- Of the 8,579 “non-institutionalized children age 5 to 15”, 169 (two percent) had a physical disability;
- Of the 30,997 “non-institutionalized working age adults between the ages of 16 and 64”, 2,771 (8.9 percent) had a physical disability, and 1,869 (67.4 percent) of them were not employed; and
- Of the 5,043 “non-institutionalized elderly persons age 65 and over”, 1,613 (32 percent) had a physical disability, and 812 (50.3 percent) of them were age 75 and over.

**Table 3-8
Non-Institutionalized Persons Age 5 and Over with a Physical Disability - 2000**

Non-Institutional Population	Physical Disability		Age								
			5 to 15			16 to 64			65 and over		
	Total	%	Persons	Physical Disability		Persons	Physical Disability		Persons	Physical Disability	
				Total	%		Total	%		Total	%
44,619	4,553	10.2	8,579	169	2.0	30,997	2,771	8.9	5,043	1,613	32.0

Source: U.S. Bureau of the Census

Given the structural type of housing available in the City, many Section 8 Voucher holders with mobility limitations have described difficulties in finding accessible units. Persons with mental disabilities report unique challenges based on NIMBY-ism (Not In My Back Yard) and the reluctance of landlords to provide housing if behavioral actions of the tenant caused them to lose their housing unit in the past. The Center for Independent Living (CIL) employs a housing specialist who is tasked to expand the supply of housing for persons with disabilities through community networking, building relationships with landlords, and education.

Non-elderly Households with mobility and self-care limitations

Data on this population is available in the CHAS Data 2000 report categorized by tenure and income, and identifies those with a housing problem. Table 3-9 reports the following:

- Of 16,498 non-elderly households, 2,798 (17 percent) have a mobility and self-care limitation;
- 1,202 (43 percent) of these households have a housing problem; and

- 1,068 (88.9 percent) of these “non-elderly households with a housing problem” have incomes at or below 80 percent of MFI, and low-income renter households make-up two-thirds of this “low-income non-elderly household with housing problems” population.

Table 3-9
Non-Elderly Households with a Mobility and Self-Care Limitation - 2000

	Total Non-Elderly Households	Households with Mobility and Self-Care Limitation			
		Total	% of Non-Elderly Households	With Any Housing Problem	
				Total	% of Households with a Limitation
Renter Households					
Low Income (0-80% MFI)	7,071	1,315	18.6	705	53.6
Above 80% MFI	2,928	310	10.6	55	17.7
Total Renters	9,999	1,625	16.3	760	46.8
Owner Households					
Low Income (0-80% MFI)	2,504	603	24.1	363	60.2
Above 80% MFI	3,995	570	14.3	79	13.9
Total Owners	6,499	1,173	18.0	442	37.7
Total Households					
Total All Households	16,498	2,798	17.0	1,202	43.0

Source: HUD State of the Cities Data Systems: CHAS Data 2000

The housing and services needs for persons with disabilities are as follows:

- Affordable, safe, and appropriate housing;
- Creative home modification programs for those who acquire a disability as they age or through accident or illness;
- Accessible housing, particularly for those with severe disabilities;
- Assistance with on-time rental assistance and security deposits;
- Varying levels of supportive services adaptable to individual requirements;
- Effective pathways to ensure consumer information on existing housing programs;
- Services for those who are dually-diagnosed;
- Outreach to individuals who resist or cannot access the traditional mental health service system; and
- Convenient transportation available at varied times.

While concerns for housing accessibility and affordability are paramount for people with disabilities, so are issues of choice. Whatever the limitations imposed by income and special needs for assistance and supervision, persons with disabilities have the same range of personal preferences to own or rent, to live in congregate settings or alone, and to live in all parts of the community.

c. Persons with Alcohol and Other Addictions

There is no specific data available regarding the number of persons in the City of Harrisburg or the region who are in need of housing assistance due to problems with substance abuse. A 2002 study prepared by the National Institute on Alcohol Abuse and Alcoholism (NIAAA), completed through a survey done by the Census Bureau as part of the 2000 Census, found that 4.65 percent of adults abused alcohol and 3.81 percent were alcohol dependent. As defined by NIAAA, alcohol abuse is defined as causing failure to fulfill major role obligations at work, school, or home; interpersonal social and legal problems; and drinking in hazardous situations. Alcohol dependence, also known as alcoholism, is characterized by impaired control over drinking, compulsive drinking, preoccupation with drinking, tolerance to alcohol, and withdrawal symptoms. The study found that alcohol disorder rates are highest among men and people aged 18 to 44. Alcohol abuse is more prevalent among whites than among Hispanics, blacks, and Asians. The study does not provide conclusions regarding those who will have housing needs.

d. Persons Diagnosed with HIV/AIDS

The Pennsylvania Department of Health maintains a registry of reported cases of persons with AIDS, and is only available by County of residence. From 1980 to the end of 2003, 833 cases of AIDS had been reported in Dauphin County. The Department of Health presumes that there are 452 persons living with AIDS in Dauphin County. HIV without a diagnosis of AIDS has just become a reportable condition in Pennsylvania, but the information has not yet been published. Therefore, it is difficult to estimate the number of people living with HIV in the City.

The Department of Health does not report information for the characteristics of persons with AIDS by County. It does, however, report that Statewide, nearly 60 percent of the persons diagnosed with AIDS from 1998 to 2003 were non-Hispanic black, and 12 percent were Hispanic.

In November 2000, the AIDS Planning Coalition of South Central Pennsylvania prepared *Housing and HIV Needs Assessment for Dauphin County*. The report found that while the number of people living with HIV in Dauphin County is difficult to estimate with any degree of

accuracy, secondary data sources indicated that the number of people living with HIV may be nearly three times as large as the number living with AIDS. While HIV and AIDS has touched many socio-economic and demographic strata, the population of people living with HIV and AIDS in Dauphin County is increasingly non-white and low-income.

The needs assessment completed as part of the *Housing and HIV Needs Assessment for Dauphin County* report generated information about the housing needs of people living with HIV and AIDS as well as housing and HIV issues in Dauphin County. The needs assessment resulted in the following key findings:

- The housing needs and problems of people living with HIV and AIDS are similar to the needs and problems of people of similar health or socio-economic status;
- People with HIV and AIDS in Dauphin County encounter serious difficulty in obtaining or keeping adequate and appropriate housing;
- Many people living with HIV and AIDS have other significant psychosocial, health, and emotional problems such as chemical dependency, mental health problems, and criminal history;
- Key housing problems include affordability, security, transportation, and child care issues;
- Financial constraints are central to most housing issues faced by people living with HIV and AIDS in Dauphin County, and appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance;
- Consumers, service providers, and key informants all perceived a potential for discrimination against people living with HIV and AIDS in Dauphin County, although few could cite specific examples of actual housing discrimination; and
- Consumers and service providers involved in direct care of people living with HIV and AIDS expressed a desire for more assistance that helps people to continue to live in their own homes rather than move into special housing or set-asides.

Housing and HIV Needs Assessment for Dauphin County made general and specific recommendations based on the findings of the needs assessment. The general recommendations are as follows:

- Programs should focus on helping people living with HIV and AIDS stay in their own homes;
- The housing needs of people living with HIV and AIDS are diverse, and housing programs targeting this population should be flexible enough to address a wide range of housing problems and needs; and

- Housing programs may need to find ways to address underlying causes or related problems such as alcohol and drug services, mental health issues, benefits counseling, and public transportation.

The specific recommendations are as follows:

- Provide programs that provide direct financial or in-kind assistance to clients, specifically rental and mortgage assistance;
- Offer programs that provide direct services to clients, specifically case management services and in-home based services; and
- Extend indirect assistance programs consisting of a pool of funds that have the flexibility to address multiple housing concerns, such as utility assistance, home improvements, renovations, insulation, and heating and cooling repairs.

e. Public Housing Residents

Table 3-10 is the wait lists for a public housing unit or a Section 8 voucher, which identifies the need for assisted rental housing. The wait lists information shows that the need for assisted rental housing is greatest among extremely low-income households and families with children.

Table 3-10
Public Housing Unit and Section 8 Wait Lists – January 2005

	Public Housing Unit		Section 8 Program	
	Households	% of Total	Households	% of Total
Wait List Total	505	100%	140	100%
Household Income				
Extremely low income (0- 30% of MFI)	408	81%	94	67%
Very low income (31% - 50% MFI)	65	13%	13	9%
Low income (51% -80%MFI)	32	6%	33	24%
Household Type:				
With Children	300	43%	120	86%
Elderly	67	10%	n/a	
With Persons with Disabilities	110	16%	20	14%
Other				
Household Race and Hispanic Origin:				
White	173	34%	28	20%
Black	321	64%	99	71%
Asian	11	2%	13	9%
Other				
Hispanic (any race)	n/a			
By Bedroom Size Requested:				
1-bedroom	158	31%	n/a	
2-bedroom	204	40%	n/a	
3-bedroom	130	26%	n/a	
4- bedroom	12	2%	n/a	
5-or more- bedroom	1	1%	n/a	

Source: Harrisburg Housing Authority

The Harrisburg Housing Authority (HHA) has a comprehensive Resident Services program. Although programming has been curtailed since the end of the Drug Elimination Program by HUD in 2003, through partnerships the core programs have been continued. There continues to be a high need for Safety/Crime Prevention and Drug Elimination actions in public housing and funding for Family Self-sufficiency and resident services.

Resident services provides referrals to all kinds of social services and assistance with enrollment in mainstream assistance programs such as Social Security and Aid to Families with Dependent Children (AFDC). Working with the Hamilton Health Center, a LPN (Licensed Professional Nurse) provides medical services to housing authority residents, primarily the elderly. The Jackson/Lick elderly high-rise provides a training site for the nursing students at the Harrisburg Area Community College (HACC), who work with the Registered Nurse at Hamilton

Health Center. A nutrition program including breakfast, provided by the HHA, and lunch provided by the Dauphin County Area Agency on the Aging, is provided to seniors as well.

A partnership with Tri-County Community Action Commission supports a family center at Hall Manor in South Harrisburg that provides family self-sufficiency programming. Two apartment units in Hall Manor have been converted to provide space for a Community Check-Up Center for women and children. This has become a primary health care provider for many residents.

The Boys and Girls Club continued its youth programming at William Howard Day Homes despite cutbacks from the Drug Elimination Program. This program keeps kids occupied, off the streets, and away from drugs. HHA also supports youth athletics.

B. Homelessness Needs

The following provides a description of the nature and extent of homelessness in the City of Harrisburg.

i. Needs of Sheltered and Unsheltered Homeless

Emergency and Transitional Shelter Population 2000, published by the US Census Bureau, counts people at emergency shelters for people experiencing homelessness; shelters for children who are runaways, neglected, or without conventional housing; transition shelters for people without conventional housing (including shelters providing a maximum stay for clients of up to two years and offering support services to promote self-sufficiency and to help clients obtain permanent housing); and hotels and motels used to provide shelter for people without conventional housing. The 2000 Census counts of homeless do not include people counted at shelters for abused women, shelters against domestic violence, transitional housing, and permanent supportive housing. The Census Bureau cautioned that the figures do not constitute and should not be construed as a count of people without conventional housing and that any attempt to use the results as a measure of the number of people experiencing homelessness would be inaccurate.

Emergency and Transitional Shelter Population 2000 reported 219 persons in emergency and transitional shelters in Dauphin County, but did not report the age, race, or sex of the population. The information was not available for the City of Harrisburg.

Table 3-11, the unmet Gaps Analysis Chart, utilized the results of the point in time survey undertaken on January 27th, 2005 by all shelters and direct homeless service delivery agencies. Determination of unmet need was ascertained through that point in time's count of deferred, waiting, and unavailable requests for the various homeless housing programs, services, and special needs.

Table 3-11
HUD Table 1A Homeless and Special Needs Populations
Continuum of Care: Housing Gaps Analysis Chart

		Current Inventory	Under Development	Unmet Need/Gap
Individuals				
Beds	Emergency Shelter	77	0	29
	Transitional Housing	65	0	27
	Permanent Supportive Housing	73	25	25
	Total	200	25	81
Persons in Families With Children				
Beds	Emergency Shelter	78	0	2
	Transitional Housing	116	0	9
	Permanent Supportive Housing	46	0	11
	Total	240	0	22

Continuum of Care: Homeless Population and Subpopulations Chart

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Population				
Homeless Individuals	146 (N)	21 (N)	58 (N)	225 (N)
Homeless Families with Children	18 (N)	33 (N)	0 (N)	51 (N)
Persons in Homeless Families with Children	54 (N)	101 (N)	0 (N)	155 (N)
Total (Homeless Individuals and Families with Children)	200 (N)	122 (N)	58 (N)	380 (N)
Homeless Subpopulations				
Chronic Homelessness	39 (N)		3 (N)	42 (N)
Seriously Mentally Ill	68 (N)		34 (N)	108 (N)
Chronic Substance Abuse	108 (N)		22 (N)	130 (N)
Veterans	33 (N)		10 (N)	43 (N)
Persons with HIV/AIDS	1 (N) * Only one in Point in Time survey answered affirmatively to this question which by law has to be voluntary and confidential.		0 (N)	1 (N)
Victims of Domestic Violence	23 (N)		0 (N)	25 (N)
Youth (under 18 yrs. of age)	0 (N)		0 (N)	0 (N)

Source: CACH Continuum of Care, 2005

ii. Needs of Persons Threatened with Homelessness

Information to quantify the population of persons threatened with homelessness in the City of Harrisburg is limited. Using Census indicators and information provided by service providers as part of the Housing and Supportive Services Questionnaire administered to complete this CP, the following is a list of the characteristics of those at-risk:

- People without adequate and stable income will be continually at risk of a housing crisis;
- Lack of education. The 2000 Census reported that 8,483 persons age 25 and over in the City had not finished high school. This population represents about 28 percent of the population age 25 and over. People with no or minimum job skills are at risk of repeated housing crises;
- Children in poor single-parent households. Women have typically earned less than men, making children in female-headed households the most at risk. The 2000 Census reported that median earnings for female full-time, year round workers in the City was \$24,405 (88 percent of what

male full-time, year-round workers earned at \$27,670). The 2000 Census reported 3,286 female-headed households with children under 18 in the City, 1,730 of which (52.6 percent) had incomes below poverty.

- Cost-burden households, particularly among those whose income is less than 80 percent of MFI, is a concern. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. As was previously noted, CHAS Data 2000 identified 6,328 cost-burdened low-income households in the City of Harrisburg. 3,121, or nearly 50 percent, paid half or more of their income for their housing. About 83 percent of the severe cost-burdened households had annual incomes at or below 30 percent of MFI.

Others who are vulnerable to residing in shelter or on the street, and are at risk of becoming homeless, include the following:

- Persons leaving institutions;
- Households with incomes less than 30 percent of MFI. CHAS 2000 report 4,762 extremely low-income households, which was about one-fourth of the 20,542 households;
- Victims of domestic violence;
- Special needs populations (persons with HIV/AIDS, disabilities, drug and alcohol addiction);
- People who are doubling up, which is often identified by overcrowding. In the City, the 2000 Census identified 918 housing units, representing 4.5 percent of the City's occupied housing stock, with more than one person per room. There were 105 crowded owner-occupied housing units, which was 1.2 percent of the owner housing. There were 813 crowded renter-occupied housing units, which was 6.8 percent of the renter housing;
- Large households who are low-income. CHAS Data 2000 identifies 1,265 low-income large households in the City, 60 percent of which have a housing problem;
- Residents of rooming houses;

Information regarding services available to persons threatened with homelessness in the City is listed in Part 2 of this CP.

C. Lead-Based Paint Hazards

With an aged housing stock, it can be expected that a significant number of units will have lead-based paint, an environmental concern particularly in households with children 7 years of age and younger. Lead paint is typically found in homes that were constructed prior to 1978. Part 2 of this CP provides a review of the age of the housing stock in the City of Harrisburg. The housing in the City is old, with over three-fourths of the units constructed prior to 1960. As shown in Table 3-12, the estimated number of housing

units with lead-based paint in the City is as high 20,855, or up to 80 percent of the housing stock.

Table 3-12
Estimated Incidence of Lead-Based Paint in Housing Stock - 2003

Year of Construction	Age of Housing in City of Harrisburg	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1980 and after	1,407	0%	0
1960 to 1979	4,126	52% - 72%	2,146 – 2,971
1940 to 1959	9,204	70% - 90%	6,443 – 8,284
Before 1940	9,600	80% - 100%	7,680 – 9,600
Total	24,337		16,269 – 20,855

Source: Comprehensive and Workable Plan for Abatement of Lead-Based Paint in Privately Owned Structures

i. Units Affordable to Low-Income Households at Risk for Lead-Based Paint Hazards

CHAS Data 2000 contains information – total units and units built before 1970 - about units affordable to low-income households. To further refine the CHAS Data 2000, year built information available from the 2000 Census is applied to the units identified as affordable to low-income households. Tables 3-13 and 3-14 provide estimates of the number of renter and owner housing units in the City that are affordable to low-income households that are suspected of containing lead-based paint.

Table 3-13
Estimated Renter Housing Units At Risk for Lead-Based Paint Hazards
Affordable to Low-Income Households

Year of Construction	Age of Housing in City of Harrisburg	Units Affordable to Low Income Households	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1960 to 1979	2,878	2,830	x 0.62	1,755
1940 to 1959	4,267	4,199	x 0.80	3,359
Before 1940	3,799	3,730	x 0.90	3,357
Total	10,944	10,759		8,471

Source: HUD State of the Cities Data Systems: CHAS Data 2000, U.S. Bureau of the Census

Table 3-14
Estimated Owner Housing Units At Risk for Lead-Based Paint Hazards
Affordable to Low-Income Households

Year of Construction	Age of Housing in City of Harrisburg	Units Affordable to Low-Income Households	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1960 to 1979	647	607	x 0.62	376
1940 to 1959	3,456	3,265	x 0.80	2,612
Before 1940	4,285	4,036	x 0.90	3,632
Total	8,388	7,908		6,620

*Source: HUD State of the Cities Data Systems: CHAS Data 2000
U.S. Bureau of the Census*

In the past ten years, the City has received three HUD-OHHLHC Lead Hazard Control (LHC) grants totaling \$5,400,000.00; its most recent in 2003. Using these funds in conjunction with other housing rehab resources (primarily CDBG, HOME, and funds from the State Department of Health), the City works to help low- and moderate-income homeowners and renters achieve lead-safe housing. Unfortunately, resources are significantly outmatched by the number of units ultimately needing attention. Nevertheless, in 2004, 41 units were cleared of lead hazards and the city's goal is to clear another in 50 in 2005.

Approximately 1,000 children were screened for lead poisoning in 2004 and of these 156 had EBLs of over 10 µg/dL. The city partners with Pinnacle Health Systems' Childhood Lead Poisoning Prevention Program (CLPPP), Tri County Housing Development Corporation, Harrisburg Redevelopment Authority, the Harrisburg Housing Authority (housing authority), and the Harrisburg Fair Housing Counsel in its lead eradication efforts. The city's Department of Building and Housing Development (DBH) and Pinnacle Health Systems have taken the lead.

4. STRATEGIC PLAN

A. Introduction

This section of the CP will describe the City of Harrisburg's priority needs for housing and community development and the objectives for addressing these needs. These objectives have been developed in accordance with the statutory goals. The City places great emphasis on the rehabilitation of the housing stock and the renewal of the city's neighborhoods through physical interventions. This strategic plan for FY 2005-2009 continues this emphasis. To the extent that CDBG and HOME funds continue to be available, the City will continue to be in a position to work with private owners and developers to improve living conditions in the City for all residents.

The City of Harrisburg will utilize resources in a manner that achieves a significant impact on targeted neighborhoods. Neighborhood areas have not specifically been targeted at this time. During the first year of the plan, the City will work with neighborhood groups to develop strategic neighborhood plans and implementation strategies.

B. **VISION: Ensure Harrisburg is a stable, thriving residential and business community with a population of 50,000.**

The vision will be achieved through implementation of specific strategic development projects/programs and through consistent application of public policies. In the following narrative "SDP" indicates the Goal/strategies is shown on the Action Plan Table for Strategic Development Projects/Programs, which follows; "PP" indicates it is shown on the Public Policy table which also follows.

GOAL 1: Increase total occupied housing inventory to 25,000 dwelling units

- Rehabilitate vacant housing units (SDP)
- Construct new dwelling units on "infill sites" (SDP) and assembled tracts of land
- Induce private investment in new and substantially rehabilitated housing, finance neighborhood infrastructure replacement and improvement.

GOAL 2: Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races and special needs:

- Provide affordable homes, counseling and equity for low-to-moderate income households (SDP)
- Encourage the conversion of rental housing into owner-occupied housing
- Encourage a wider income range within mixed income neighborhoods to reduce the rate of poverty and low income housing.

- Provide or encourage housing developments that have no income restrictions (SDP), with emphasis on meeting growing demand for middle income housing.
- Provide for handicap accessibility in housing and public infrastructure (PP)
- Revitalize existing public housing and assisted housing developments through building rehabilitation, financial assistance and mixed income policies (SDP)
- Provide freedom of housing choice and opportunity for assisted, low income tenants, both in and outside areas of minority and low income concentration in the entire capitol region. (PP)
- Maintain and strengthen the zoning code restrictions on conversion of single family units to multi-family dwellings and provide incentives for the de-conversion of multi-units back to single family dwellings.

GOAL 3: Stabilize property values by ensuring all property is maintained in a decent, safe and sanitary condition and removing abandoned and blighted properties.

- Prioritize rehab or redevelopment of property located on Capitol Corridors Target Areas, including affordable residential rental property (PP)
- Provide incentives and assistance for property repairs and maintenance (SDP)
- Demolish vacant, blighted and collapsing structures (SDP)
- Implement property maintenance code on all substandard property (SDP)
- Support establishment of city-wide nuisance and housing code court to address quality of life nuisance complaints especially for long-term and chronic violators
- Address Lead-Based Paint hazards through public education, code enforcement and direct financial assistance (SDP, PP)
- Maintain a responsible fiscal and tax policy, including incentives for property investment (PP)
- Assign no priority and assure disincentives for creation of tax-exempt, non-governmental properties
- Undertaking general neighborhood improvement efforts that will stimulate private investment in property repair/rehabilitation (SDP)

GOAL 4: Ensure homeless individuals and families throughout the region have access to needed shelter and services

- Participate in a regional, coordinated Continuum of Care process in order to achieve the goals therein (PP)

- Reduce the number of unsheltered homeless through outreach and intake (SDP)
- Provide homeless facilities and services throughout the Tri-County area (PP)

GOAL 5: Ensure ongoing business development or expansion and job creation

- Undertake strategic development projects in commercial districts (SDP)
- Continue to implement the strategies of the Enterprise Community (the Anti-Poverty Strategy and a Neighborhood Revitalization Strategy)
- Develop neighborhood commercial areas to better serve their communities and promote revitalization; develop business ownership among area residents.
- Support education and training programs for youths and adults to ensure that there is a qualified work force and entrepreneurial spirit.
- Develop stable neighborhoods that are considered “safe” for investment and conducive to business development and growth.
- Support and implement aggressive minority business development activities to sustain and grow the number of minority businesses in the City.

GOAL 6: Integrate community development efforts, including homeless assistance, in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization

- Ensure development projects are undertaken in support of and consistent with neighborhood and comprehensive plans (PP)
- Support non-profits agency’s effective service delivery by assisting with building renovation needs (SDP)
- Promote partnerships between community-based organizations to build on the strengths of each and ensure efficient use of funding (PP)
- Enforce a policy that prohibits public funding for any agency or group that fails or refuses to participate in inter-agency cooperative efforts intended to assure efficiencies in service delivery, non-duplication and maximum utilization of funds.

C. Housing Goals and Objectives

High priority needs have been assigned to meeting the needs of owners and home purchasers of all family types. “Home purchasers” are renters moving toward homeownership. Creating homeownership opportunities, housing rehabilitation, and new housing development are the primary tools for meeting housing needs. Development of new rental housing and rehabilitation of existing structures may also be supported as funding is available and have received a medium priority.

The definitions of HUD's priority codes for the required “HUD Table 2A” and HUD Table 2B” are as follows:

H = High Priority - Activities to address this need **will be funded by** the City during the five-year Consolidated Plan period.

M = Medium Priority - If funds are available, activities to address this need **may be** funded by the City during the five-year CP period.

L = Low Priority - The City **will not use federal funds for these** to address this need during the five-year CP period. Though these needs may be substantial, there have been or may be other funding sources available to address this need. The City will consider certification of consistency for other entities' applications for federal assistance.

N = No Such Need - The City finds that there is no need or that this need is already substantially addressed.

**Table 4-1
HUD Table 2A – Housing Priority Needs**

Households by Type and Income Group		Priority Need Level		Unmet Need (1)	Proposed Accomplishments
Renter	Small Related	0-30%	M	1,000	13
		31-50%	M	473	9
		51-80%	L	179	15
	Large Related	0-30%	M	318	0
		31-50%	L	149	5
		51-80%	L	100	7
	Elderly	0-30%	M	467	5
		31-50%	L	268	9
		51-80%	L	94	5
	All Other	0-30%	L	819	5
		31-50%	L	614	13
		51-80%	L	260	14
Owner		0-30%	H	789	100
		31-50%	H	730	115
		51-80%	H	592	25
Home Purchasers (2)		0-30%	M	(2)	54
		31-50%	H	(2)	174
		51-80%	H	(2)	283
Special Needs		0-80%	M		0
Total Goals					901
Total 215 Goals (Affordable Housing Statute)					811
Total 215 Renter Goals					100
Total 215 Owner Goals					711

(1) Unmet Need derived from CHAS Data 2000 prepared by HUD.

(2) Home purchasers are renters and Unmet Need is counted with renters.

i. Housing Actions

The following tables lay out housing actions for the next five years. Those actions reflect the vision laid out previously and housing priority needs shown above in Table 4-1.

GOAL 1: Increase total occupied housing inventory to 25,000 dwelling units

STRATEGIC OBJECTIVES:

- Rehabilitate vacant housing units - 65 units
- Construct 275 new dwelling units on “infill sites” (SDP) and assembled tracts of land

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Vacant Structure rehabilitation and resale	Assistance to public and private sector developers to acquire, rehabilitate and make available for sale to low income buyers, vacant housing units	65 units Small, Large, Elderly, Other	50 30-80% MFI 15 0-50%MFI	DBHD HOP, Tri County Housing Development, Habitat for Humanity, Other Agencies	\$4,000,000 CDBG HOME and Lead Hazard Control Grant
Construction of new units - Assistance to Public and Private-Sector developers	Maclay Townhouses Marketplace Wesley Union TriCounty HDC New Construction Habitat for Humanity Capitol Heights Phases III and IV Summit Terrace (Central Allison Hill)	40 Units Small, Large, Elderly, Other 60 Units Small, Large, Elderly, Other 25 Units Small, Large, Elderly, Other 25 Units Small, Large, Elderly, Other 6 units Small, Large, Elderly, Other 84 Units Small, Large, Elderly, Other 35 units Small, Large, Elderly, Other	30-80% of MFI 60-150% MFI 0-80% MFI 0-80% MFI 0-50% MFI over 80% MFI 0-80% MFI	DBHD, Private Developers (for-profit and non-profit including but not limited to those listed)	\$2,500,000 CDBG, HOME and Lead Hazard Control Grant \$10 million private funding LERTA 10-year property tax abatement

GOAL 2: Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races and special needs:

STRATEGIC OBJECTIVE:

- Assist 300 first-time homebuyers and renters become homeowners.

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Homeownership Impact Program (HIL)	Downpayment and Closing cost assistance for renters to purchase their rental unit and become homebuyers	50 Units Elderly Small Family Large Family Other households	30-80% MFI	DBHD, ACORN	\$400,000 HOME
Pilot Program - Renter to Homebuyer	Assistance to families to become buyers	10 Units Small Family Large Family	0-50% MFI	DBHD/partnerships ACORN Housing	\$100,000
Capital Region Community Homebuyers Coalition	Monthly workshops for first-time homebuyers	Counseling Small Family Large Family Other households	30-80% MFI	Harrisburg Fair Housing Council	\$60,000 private funds
Dauphin County 2 nd /Subordinated Mortgage	Downpayment and Closing cost assistance for first-time homebuyer	240 Small Family Large Family Other households	30-80% MFI	Dauphin County Affordable Housing Trust Fund	\$720,000 Act 137 AHTF

GOAL 3: Stabilize property values by ensuring all property is maintained in a decent, safe and sanitary condition and removing abandoned and blighted properties.

STRATEGIC OBJECTIVES:

- Improve 225 owner-occupied housing units through rehabilitation
- Rehabilitate 100 units of rental housing
- Demolish 100 vacant and blighted properties

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Home Improvement Program (HIP)	Loans and grants to homeowners to repair code violations and repair or update major home systems, make handicap access improvements and remove lead hazards.	75 Units Elderly Small Family Large Family Other households Owner-occupied	0-80% of MFI	DBHD. Private Owners	\$2,500,000 HOME and Lead Hazard Control Grant
Rebuilding Together (formerly Christmas in April)	Volunteer assistance with home repair	50 Units Elderly Owner occupied	0-50% MFI	Rebuilding Together	\$250,000 private funding
Elm Street Program	Façade improvements in targeted areas	100 Units Owner-occupied	No income restriction	Community Action Commission/ Firm Foundation	\$250,000 State HCD grant – Elm Street.
Mt. Pleasant Apartments	Allison Hill III rental housing rehabilitation	47 Units Elderly Small Family Large Family Other households	0-50% MFI	Tri County CHDO	\$823,000 HOME and Lead Hazard Control; FHLB \$334,000 and \$8 million private funding
Rental Rehabilitation	Unspecified	53 Units Elderly Small Family Large Family Other households	0-50% MFI	Unspecified	Lead Hazard Control
Demolition	City-wide	100 units	Slum and Blight	DBHD	\$1,250,000 CDBG

ii. Basis for Priorities

The City of Harrisburg places great priority on housing activities. As described in Section 2 – the Housing Market Analysis – the population of the City continues to decline while Dauphin County’s population increases. To stabilize neighborhoods and improve the tax base of the City, it is imperative that the number of occupied housing units increase and that the problems of vacant, abandoned properties are addressed. The homeownership rate in the City is lower than rates in surrounding third-class cities as well as neighboring municipalities.

The Brookings Institute Center on Urban and Metropolitan Policy, in a report entitled, *Back to Prosperity – A Competitive Agenda for Renewing Pennsylvania*, noted that two trends in Pennsylvania, excessive decentralization and urban decline, are associated with phenomena that hurts the state’s economy and puts the greatest burden on the most vulnerable citizens. “Current development patterns are turning the state’s original locations of choice into communities of those left behind... These changes are taking a drastic toll on the homes and market conditions of older neighborhoods.” In Harrisburg, the effects of the “hollowing out” of the urban region are felt in the neighborhoods.

As noted in Table in Tables 3-2 and 3-3 in the preceding section, low income renters and owners have housing needs that can be met through the use of CDBG and HOME funds. These are the only two programs that provide the City with a source of funding to address such needs. Using these funds for the program identified in the objectives portion above will help the city reverse the renter to owner ratio so that the City can once again become a city of homeowners. The need for rental units will also be addressed through partnerships with development entities.

iii. Obstacles to Meeting the Priority

The City of Harrisburg faces many obstacles to increasing homeownership and promoting neighborhood development. Among these are the uncertainty that funding will continue at a level that will have a significant impact. Other obstacles include:

- A demand for funding for housing rehabilitation and neighborhood development that exceeds the fiscal resources and staff capacity.
- Need for literacy education – budget and homeownership counseling- that will allow lower income residents to become homebuyers.
- With several hundred vacant residential properties available in the City, the need to return these to productive use is constant as is the need to find productive reuse of large non-residential properties such as school buildings.

- State legislation that would expedite the transfer of abandoned properties to public ownership would be helpful in capturing these properties before extreme deterioration occurs.
- The cost of lead-based paint hazard control, which increases the total cost of rehabilitation per unit, decreases the number of housing units that are rehabilitated on an annual basis.

iv. Funds Reasonably Expected to Be Made Available

The charts above describe the programs and funding that will be required to meet the objectives and goals of the Five Year Consolidated Plan.

D. Homeless Families and At-risk of Homelessness Goals

The Capitol Area Coalition on Homelessness (CACH) is the lead organization in the City of Harrisburg and Dauphin County for addressing homeless needs and coordinating the community response. Each year CACH prepares the Continuum of Care application to HUD. Within that application is a description of the goals and strategies of CACH. The City is a participant in the process and supports the efforts of CACH. The City subscribes to and supports the goals and strategies. In 2005, the goals and strategies were as follows:

Goal: Other Homelessness	Action Steps	Responsible Person/ Organization	Budget Requirements
Create a Safe Haven for the chronically homeless.	<p>A. Secure final matching funding to the HUD Continuum of Care grant</p> <p>B. Build the facility on already identified site.</p> <p>C. Staff program</p>	The Christian Churches United and the Downtown Clergy Group	\$933,843 HUD McKinney Funds, \$300,000 Private donations
Completion and Implement the Capital Region's Plan for Development: "A Ten Year Blueprint to End Homelessness"	<p>A. Organize working group.</p> <p>B. Preparation of the Blueprint</p> <p>C. Implementation of the Blueprint.</p> <p>D. Evaluation of the implementation of the Blueprint.</p>	Chairs of the CACH Committee	Volunteers
Engage additional critical agencies to participate in CACH governing and service delivery planning	A. The CACH Coordinating Committee will seek to help critical agencies appreciate the "win-win" in CACH participation	Chair of Coordinating Committee	Volunteers

i. Priorities: Homeless Individuals and Chronically Homeless

Goal: End Chronic Homelessness	Action Steps	Responsible Person/ Organization	Target Dates
Implement the HMIS data collection system	A. Expand HMIS to non-mandated agencies B. Continue to monitor data input to ensure 100% participation of beds at agencies on the system C. Monitor data quality and APRs to ensure clients are receiving mainstream resources	Lead: Data Collection and Needs Assessment, Service Delivery Committee. As well as the service providers, Dauphin Co. Collaborative Board; City and County Agencies; persons of homelessness and persons who were formally homeless.	\$250,000 HUD McKinney Grants, ESG City and CDBG County
Implement the revised strategic planning process using the Logic Model; coordinate the planning process with the development of The Blueprint to End Homelessness and HUD Continuum of Care work plan.	A. Update and monitor key components of the plan to ensure consistency with gaps in services and changing priority needs of persons of homelessness and the agencies that serve them. B. Ensure that CACH Committees adopt the goals and objectives outlined under the plan. C. Prepare and submit successful HUD Funded Continuum of Care application annually.	Lead: Planning and Resource Development Committee; all CACH standing committee; community at large; public/private partnerships; grant makers; Dauphin Co./ City of Hbg staff; private consultant.	Volunteers
Use "Blueprint to End Homelessness" process to identify and develop creative ways to educate providers, government; non-profits, business and industry, and the general public about homelessness in order to raise public awareness and support.	A. Continue to produce "Homing In" the electronic internal newsletter of CACH. B. Continue to cultivate productive relationships with local media about homeless issues.	Lead: Education and Public Information Committee; Planning and Resource Development Committee	Volunteers
Undertake the Point in Time Survey	Conduct annual count of beds and units available for singles and families with children.	City of Harrisburg and Dauphin Co. Continuum	Volunteers

ii. Obstacles to Meeting the Priority

There are several obstacles to the successful intervention of chronic homelessness in Dauphin County. By the very nature of the diseases of mental illness and addiction, individuals suffering from these disorders are often resistant to treatment interventions. Successful intervention frequently requires that a caseworker develop a trusting relationship with the homeless individual. However, due to the relatively unstable nature of this population, particularly transient homeless persons, developing this relationship is often difficult. Federal, state and local regulations that prescribe stringent definitions of “homeless” and “mentally ill”, and those that govern treatment services for mental illness and addiction often restrict the ability of these programs to outreach to homeless individuals. Certain licensure requirements for outpatient services restrict these services to an identified physical site. In Pennsylvania, many persons who are homeless have a past felony conviction and are not eligible for Medicaid and other mainstream resources. Public Housing and rental assistance is also denied those with prior drug arrest records. Despite the efforts of homeless outreach staff, there still exists a very real resistance by chronically homeless persons to voluntarily agree to receive care and treatment. Outreach staff regularly is met with refusal of services and a level of suspicion and distrust. Adequate public funding of treatment services and viable housing options is also a deterrent to caring for this population. All these factors are significant barriers to meeting the needs of the homeless and to their achieving self-sufficiency.

...the City has more than its regional share of tax-exempt institutional settings and agencies...the City expects neighboring municipalities to expand their efforts to provide affordable housing opportunities and for those seeking to provide additional shelters or institutional living arrangements to seek sites outside the City.

Historically, Dauphin County’s shelter services have been staffed predominantly by faith-based and grassroots volunteers, with little or no formal training in understanding the chronic homeless population with whom they worked. In addition, a considerable number of the community’s homeless have ongoing significant mental health and substance abuse issues. The complexity of working with this hard-to-serve population continues to be a challenge for shelter workers, homeless service providers, and county providers of mental health and substance abuse services.

iii. Priorities: Helping Low Income Persons Avoid Homelessness

CACH has identified services that will help low-income people avoid homelessness.

From the Capital Area Coalition on Homelessness

Component: Prevention

Services in Place: Rental Assistance

Service Providers:

*HELP Christian Ministries, an agency of Christian Churches United (CCU),

*La Casa de la Amistad, also sponsored by CCU, provides similar services to the Spanish speaking community.

*HELP Ministries also administers the HIV/AIDS Housing Assistance Initiative of The Greater Harrisburg Foundation as a last resort resource for persons living with HIV/AIDS.

*The Housing Assistance Program (HAP) is funded through the PA Dept. of Public Welfare and is administered by the Dauphin County Human Services Director's Office. *The Permanency for Families Program, and housing case management.

*The Dauphin County Rental Assistance Program (DCRAP), administered by DELTA Housing, Inc., provides incremental rental assistance to a limited number of families over a three-year period. The DCRAP program is supported through the County's Affordable Housing Trust Fund.

*Keystone Service Systems has some limited capacity to meet costs related to security deposits.

*AIDS Community Alliance provides short term and tenant based housing/rental assistance for persons living with HIV disease.

*Shalom House's SHARP program and the YWCA provide additional transitional housing services for women with children.

*Transitional housing assistance is provided by DELTA Housing. Brethren Housing Association offers transitional housing services and supports.

Component: Prevention

Services in Place: Utility & Transportation Assistance

Service Providers:

*CCU administers Pennsylvania Power and Light (PPL)'s regional energy assistance program, Operation HELP, providing electrical utility assistance and weatherization. Clients may also contact utilities directly to inquire about affordable payment plans. HELP also provides transportation assistance.

*The Center for Community Building, a faith-based organization, provides transportation to work places in cooperation with the PA Dept. of Transportation and the United Way of the Capital Region.

*Market Square Presbyterian Church's Compassionate Ministries (social work ministry) provides bus passes. Many agencies serving the homeless population provide transportation assistance to their clients.

Component: Prevention

Services in Place: Housing Rehabilitation Services/Housing Referral

Service Provider:

*City of Harrisburg Home Improvement Program (HIP) contributes to the prevention of homelessness by providing grants or low interest loans to homeowners with limited incomes to rehabilitate their homes.

*The Housing Authority of the County of Dauphin provides home improvement opportunities for senior citizens through state HOME program funds.

*The Harrisburg Fair Housing Council provides these services through its helpline and the Community Action Commission.

*Firm Foundation, a faith-based organization, participates in various initiatives including the S. Allison Hill Weed and Seed affordable housing program including rehabilitation for area homeowners.

Component: Prevention

Services in Place: Advocacy/Prevention Education

Service Providers:

*The Harrisburg Fair Housing Council provides credit counseling and information and referral services, including concerns and questions about housing rights.

*Harrisburg Center for Peace and Justice advocates on behalf of individuals who are faced with housing issues, including homelessness.

*The Center for Independent Living advocates on behalf of persons with mental illness, alcohol and drug addictions, AIDS, and physical disabilities, many of whom are homeless.

*MidPenn Legal Services offers homelessness prevention information to homeless and low-income residents through the "Preventing Homelessness Through Community Education" initiative.

Component: Prevention

Services in Place: Landlord/Tenant Dispute Resolution

Service Providers:

*The Neighborhood Dispute Settlement (NDS) agency mediates landlord/tenant disputes. NDS receives funding from the Harrisburg Bureau of Police to conduct community mediation services.

*Harrisburg City administers the Rent Withholding Program that holds tenant's rent payments in escrow when landlords are not maintaining their properties in a habitable condition. This helps to prevent tenants from being evicted.

*AIDS Community Alliance provides legal services on a referral basis for the mediating of tenant/landlord disputes.

Component: Prevention

Services in Place: Housing Placement

Service Provider:

The Local Housing Options Team is operated by the Center for Independent Living. The Team is an active coalition of service providers focused on individuals with disabilities. The Team aids individuals in accessing available housing that is accessible and matches their needs. The Team is actively working to develop additional housing units to meet the demand in the community.

iv. Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives

The City of Harrisburg is an entitlement community? under the Emergency Shelter Grant program. The City provides these funds to several emergency shelter providers in the City, including Shalom House, the YWCA, and Christian Churches United (H.E.L.P.). The funding provided to CCU/HELP provides housing vouchers to be used at several different shelter facilities in the City.

The City will continue to support the efforts of CACH and certify as consistent with this plan those projects and programs that promote self-sufficiency and continue to meet the housing needs of the homeless.

However, the City has more than its regional share of tax-exempt institutional settings and agencies. Given the regional context of the homeless problem, the City expects neighboring municipalities to expand their efforts to provide

affordable housing opportunities and for those seeking to provide additional shelters or institutional living arrangements to seek sites outside the City. The City will not support applications that create tax-exempt institutions nor expand the City's role in providing institutional environments.

E. Other Special Needs Goals

No goal has been established for housing for special needs populations. While many individuals with special needs may avail themselves of housing that is created or rehabilitated through the City programs, specifically designated housing for special populations is not likely to be funded. The City will support applications by other entities for housing that addressed the needs of non-homeless Special Needs groups.

The City of Harrisburg encourages the work of the organizations such as the Local Housing Options Team to expand housing choice in the private sector through education of landlords and tenants. We also enforce the Americans with Disabilities Act which requires that a certain number of units in new or substantially rehabilitated rental housing be accessible and encourages all units practicable to be visitable. As such, given number and types of the project anticipated in the coming years, there will be an opportunity for development of some accessible housing.

We recognize that many persons with disabilities are at the lowest income levels of our community. Income from SSI is insufficient to rent even housing designated as affordable. To the extent that financing can be arranged to allow units to be more deeply subsidized to make them affordable, the City will encourage developers to do so.

Table 4-2
HUD Table 1B – Special Needs (Non-homeless) Populations

Special Needs Sub-populations	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	Low	1,466	\$29,320,000	0
Frail Elderly	Low	625	\$12,500,000	0
Severe Mental Illness	Low	Unknown		0
Developmentally Disabled	Low	Unknown		0
Physically Disabled	Low	Unknown		0
Persons w/ Alcohol/Other Drug Addictions	Low	Unknown		0
Persons w/HIV/AIDS	Low	Unknown		0
Other				
Total				0

F. Non-housing Community Development Goals

In part C above, housing related goals and objectives are analyzed. Below is an analysis of secondary goals - those for Harrisburg's community development activities outside the realm of housing.

i. Priorities

HUD Table 2B of this CP identifies the priorities given to various activities likely to be funded with CDBG funds over the next five years that will assist the City of Harrisburg with achieving its community and economic development goals. There are far more public infrastructure needs than CDBG funds can address. This discussion is limited to those activities likely to be funded with CDBG funds.

CDBG funds should focus on those types of activities for which funding from other sources is unavailable or of limited availability. For example, in various neighborhoods the City sewer system is in need of updating and improvements. While PennVest funding may be available to undertake a far greater effort to address the needs for sewer improvement than CDBG funds could undertake alone, the two sources could be used together to maximize benefit. CDBG funds are used for such activities as demolition of vacant and blighted properties, neighborhood sidewalk and streetscape improvements.

CDBG should be focused on those types of activities for which funding from other sources is unavailable or unlikely to be available.

The City has two priorities in determining which projects to fund to address non-housing community development needs. The first is to undertake neighborhood infrastructure improvements that will spur private sector investment in the area. The second priority is to support and encourage the development of businesses in the community which provide jobs for City residents.

From time to time, large scale projects will require significant reinvestment in order to undertake remediation and redevelopment. In certain instances, borrowing against future CDBG allocations via HUD's Section 108 program will be used to leverage larger sums (as in the case with Economic Development and Brownfield Economic Development Initiatives) or to make large infrastructure improvements. The City's commitment of future allocations as loan guaranties for economic development projects will be contingent upon thorough underwriting of each proposed project and related budgets.

Table 4-3
HUD Table 2B – Community Development Priority Needs

Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
Public Facility Needs (projects)				
Senior Centers	L			
Handicapped Centers	L			
Homeless Facilities	H			
Youth Centers	M			
Child Care Centers	L			
Health Facilities	L	3	100,000	1
Neighborhood Facilities	M	17	300,000	3
Parks and/or Recreation Facilities	L			
Parking Facilities	N			
Non-Residential Historic Preservation	N			
Other Public Facility Needs	N			
Infrastructure (projects)				
Water/Sewer Improvements	H	3	250,000	3*
Street Improvements (with curb, sidewalk)	High	3	250,000	3*
Street Overlays	L			
Sidewalks	H	3	250,000	3*
Solid Waste Disposal Improvements	N			
Flood Drain Improvements	M	3	250,000	3*
Trees	H	3	50,000	3*
ADA Curb Ramps	L			
Lighting	H	3	200,000	3*
Other Infrastructure Need(ADA Improvements)	M			

* The identification of target neighborhood development areas and their needs over the next five years will inform the use of the funds available for infrastructure and neighborhood development.

Table 4-3 Continued

Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
Public Service Needs (people)				
Senior Services	N			
Handicapped Services	N			
Youth Services	N			
Child Care Services	N			
Transportation Services	N			
Substance Abuse Services	N			
Employment Training	N			
Health Services	N			
Lead Hazard Screening	H	16,000	\$150,000	3,000
Crime Awareness and Public Safety	L			
Financial Counseling	M	3,000	\$150,000	300
Economic Development				
ED Assistance to For-Profits(businesses)	High	25	\$250,000	25
ED Technical Assistance(businesses)	L			
Micro-Enterprise Assistance(businesses)	High	25	250,000	25
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	High			
C/I* Infrastructure Development (projects)	L			
Other C/I* Improvements (projects)	L			
Planning				
Planning	H		100,000	
Total Estimated Dollars Needed				

* Commercial or Industrial Improvements by Grantee or Non-profit

ii. Non-housing Community Development Actions

The following text details non-housing community development actions for the next five years. Those actions reflect the vision laid out previously and housing priority needs shown above in Table 4-3.

GOAL 5: Ensure ongoing business development or expansion and job creation

GOAL 6: Integrate community development efforts, including homeless assistance, in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization

Strategic Objectives:

1. Economic Development: The City will use CDBG funds and other funds to support the expansion and creation of businesses through the Mayor's Office of Economic Development (MOED) Revolving Loan Program and through capital improvements designed to attract and retain businesses. In instances where additional leveraging is needed to finance large scale brownfield reclamation and economic redevelopment, Section 108 borrowing will be considered.

2. Infrastructure: The City may use CDBG funds to provide neighborhood infrastructure – sidewalks, curbing, street trees, etc. – on Capital Corridors and in support of private investment in housing and economic development.

3. Public Facilities: The City may use CDBG funds in combination with other funding to improve conditions at neighborhood centers and health care facilities serving low-income residents

4. Planning: The City will complete neighborhood plans in support of neighborhood organizations efforts to reverse decline and enhance the quality of life in the community.

5. Other/Demolition: The City will demolish 100 vacant, blighted structures to eliminate slum and blight conditions and assemble land for redevelopment.

iii. Basis for Priorities

Many of the goals are on-going, established by other plans including the Comprehensive Plan, neighborhood action strategies, and the plan for the Enterprise Community (EC). All of the plans involved considerable input from governing officials, residents, and business owners. The plans considered long-term problems and established a vision in support of addressing the problems. The vision is based on the many assets of the community and identified obstacles that need to be overcome.

iv. Obstacles to Meeting the Priority

The City of Harrisburg has used its HUD entitlement funds to diligently institute its goals. The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. The City has established zones, in agreement with State legislation, providing for tax abatement for industrial uses in support of economic revitalization.

Despite the available resources, obstacles remain in achieving the vision, as follows:

- Limited resources to meet the competing demands;
- Clean-up costs of previously developed sites or abandoned buildings that add to the cost of development;
- Costs to modernize infrastructure; and
- Higher taxes than outside the City.

v. Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives

To the extent funding is available, the City shall fund those High Priority needs as described above. Concentrating resources in targeted areas to spur private investment will continue as a strategy for locating specific projects.

G. Barriers to Affordable Housing

The major barrier to affordable housing in the City of Harrisburg is the condition of the housing stock. Housing in the City of Harrisburg is affordable to all but the extremely-low income households. However, the age of the housing and the need for continual maintenance drives up the cost of housing. Property taxes, particularly for school district support, are another factor that escalates the cost of housing. Renters are burdened with these costs as well as homeowners. Property owners must increase rental rates to cover maintenance and tax expenses.

The City has a Code Enforcement system that seeks to balance affordability with public safety. Inspections are required when a property is transferred or sold; a rental program requiring inspections every three years; and an exterior assessments of properties along Capital Corridors. These initiatives are designed to improve and protect health, safety, and quality of life in the City.

The City does not impose restrictions on land use that create barriers for the development of affordable housing. In 2004, HUD adopted a policy of requiring communities to identify and remove regulatory barriers to the provision of affordable housing. See Appendix 7 for the questionnaire response to this HUD initiative. The City has a zoning ordinance that provides for every type of housing, particularly higher density housing. There are no impact fees or other regulatory hurdles such as public referendum requirements to permit higher density development. There is an interagency work group

for code review that expedites development applications. The property taxes in the City are based on a two-tier system that encourages land reuse over abandonment. The City has a developed infrastructure and does not charge nor assess development for further development of that system.

Another barrier to affordable housing is predatory mortgage lending. Predatory lending provides low-income households with readily available credit but at terms and costs that create a financial burden on these households. The lack of education and information about lending practices, the use of credit, and other financial literacy skills has disadvantaged low-income households and many first-time buyers. Although opportunities exist in the community for learning about credit and purchasing a home, many households do not avail themselves of such services until they find themselves in foreclosure or unable to make their payments.

Property insurance is quickly becoming another area of concern. It has become increasingly difficult for low-income property owners to obtain property insurance. The industry's approach to rating fire hazards now includes factors outside the property, including the presence of a vacant house next door, neighborhood conditions, and the credit history of the householder. Fair Plan insurance, a state alternative to private fire insurance, is very expensive and provides minimal coverage.

In support of this CP, over the next five years the City of Harrisburg will continue programs that increase and upgrade existing housing stock quality and value. Funds will also be provided for infrastructure improvements that complement improved housing. The City and Redevelopment Authority will use its powers of eminent domain to obtain blighted properties and rehabilitate them for housing where appropriate.

The City intends to continue its Tax Abatement program, which provides a financial incentive for improving a property. Improvements to a commercial or residential property or existing structure, be it major rehabilitation, expansion, or new construction that may result in the County increasing the assessment on your property (which normally causes your taxes to go up), may receive temporary relief from these additional City, Dauphin County and Harrisburg School District real estate taxes. Full taxation of the increased value of your property is deferred for a period of time based on the type of property improvement. The proposed fee schedule is as follows:

3 year 100% abatement for new residential construction

year (20% annual increase) abatement for residential rehabilitation

10 year (10% annual) abatement for commercial/industrial construction and renovation over \$50,000

H. Lead Based Paint Hazard

Lead-based paint hazards are defined as any condition that causes exposure to lead from lead-contaminated dust, soil, or paint that is deteriorated or present in accessible surfaces,

friction surfaces, or impact surfaces that would result in adverse human health effects as established by a federal agency.

The City of Harrisburg has an old housing stock that presents a challenge in combating lead-based paint hazards. Over half the city's housing stock was built prior to 1940. Thirty percent was built during the 1940's and 1950's. Lead-based paint was only taken off the market in 1974 so its use would affect a large number of homes in the City.

To address the hazards of lead poisoning through exposure to lead-based paint, the City has successfully participated in the Lead Hazard Control program of the U.S. Department of Housing and Urban Development (HUD) for the past 10 years. Starting in 1995, the City received \$1.2 million to initiate lead hazard control activities in private housing and through a public education campaign. Additional funding was received in 1999 and again in 2002 from the Pennsylvania Department of Health LHC Grant. The HUD grant was renewed in 2003.

Since 1987, Pinnacle Health Systems, the state-designated Childhood Lead Prevention Partnership Program (CLPPP) administrator, has targeted the City for outreach and testing of children under age 6. When children with an Elevated Blood Lead Level (EBLL) are identified, the City's code enforcement staff will inspect the property. The City has had a Lead Paint Ordinance on the books since 1986, which requires the removal of lead-based paint whenever it presents a health hazard to a child. The ordinance is frequently used to cite landlords who fail to voluntarily reduce lead hazards. The Codes Bureau requires the property owner, under City ordinance, to submit an abatement plan and schedule, and once that is approved and permitted, to complete the work.

Quality education programs are designed to teach lead poisoning prevention to those individuals most at risk. Programs were developed each year around a specific blood lead poisoning prevention theme and the Department of Building and Housing Development (DBHD) collaborated with various other agencies to administer the programs. The majority of the programs were designed to teach preschoolers, school age children, and parents hands on information about steps they can take to prevent lead poisoning. The City mascot "Stomp the Dinosaur" and his slogan "Stomp Out Lead Paint" are used to reach out to those most vulnerable to lead poisoning. Stomp has made frequent appearances at City day-care centers and also large public events, such as City festivals, professional baseball games, and health fairs.

The theme utilized by Stomp in his second year was "Get Lead-u-cated by Professor Stomp and the School Nurse". Children attending the kick-off event were given backpacks with a picture of Professor Stomp and the Lead-u-cation logo printed on it. The backpack was filled with lead poisoning prevention information, a Stomp-out Lead Poisoning T-shirt, a coloring book with crayons and an application for the Home Improvement Program offered by the city.

In 2002, Stomp's alter-ego took over: "Super-Stomp" taught the children attending about lead-based paint hazards. He also taught interventions including hand washing, diet, wiping your feet before entering your house and seeing your doctor for a blood test. The

children were given cards with pictures of the interventions taught as well as decoder glasses to decode the pictures.

In addition to the DBHD lead education events, the Public Health Nurse participates in several health fairs each year as well as the Builders Show and a Career Day. The nurse provides lead education for parents at parenting groups and women's shelters, and for medical and physician assistant students on rotation through the pediatric department at Pinnacle Health System. The nurse also participates in blood lead screening activities conducted door-to-door in high-risk census tracts within the City and in daycare and health Centers with Childhood Lead Poisoning Prevention Program staff members.

Lead hazard control is integrated into all housing programs of the City. The City will expedite a rehabilitation request when there is a child with an EBLL. Families of children with EBLL are referred by Pinnacle Health System to the City's rehabilitation programs. The City provides funding for landlords who participate in the Section 8 Rental Assistance Program through the Harrisburg Housing Authority to remove lead-based paint hazards. Funds are also available to lower-income homeowners to undertake rehabilitation including lead-based paint hazard reduction.

I. Anti-Poverty Strategy

The City of Harrisburg was an Enterprise Community from 1994 through 2004. The EC strategy was to reduce poverty by empowering low-income individuals and families and improving neighborhoods. The City will continue to utilize this strategy through implementation of Neighborhood Revitalization Strategy areas (as included in the Enterprise Community Strategic Plan) and concentrated efforts to improve the housing stock and the neighborhoods.

The City will continue to support endeavors that create new or substantially improve housing that is affordable to low-income residents. Low-Income Housing Tax Credit rental projects reduce the housing cost-burden of families of poverty and low-income.

Another effort to alleviate poverty is through job creation. The Mayor's Office of Economic Development (MOED) administers a variety of loan funds, including a CDBG fund, to assist businesses in start-up and expansion with an emphasis on job creation and tax-base enhancement. Through accessing Section 108 and other funds for industrial and business expansion, the City works to provide employment opportunities within the community where people live.

The City will implement Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low-income City residents when job opportunities are created by CDBG activities.

The City supports Harrisburg Youthworks projects, which in addition to producing affordable housing, provides counseling and community service opportunities to youth. This AmeriCorp program provides a cash stipend to youth during the program and an educational benefit at the end of the program, which enable the youth to enter community college or trade school, thus leading to full-time employment.

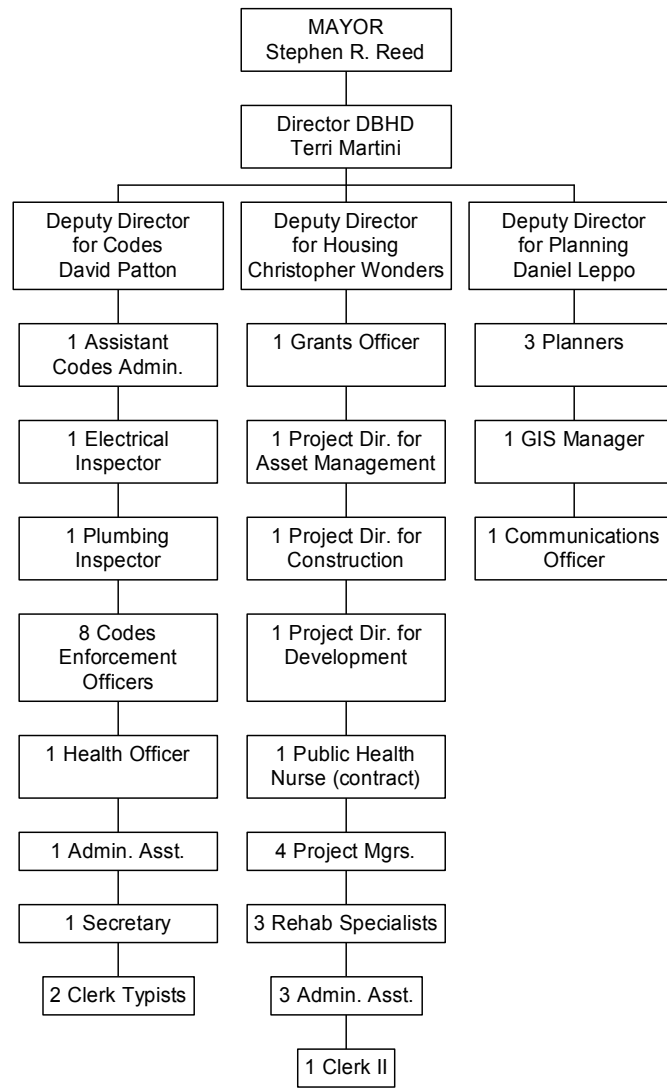
The City works with the myriad of social service agencies that provide direct services to low-income people. Many of these services are aimed at developing economic self-sufficiency and life skills. Agencies including the Tri-County? Community Action Commission and the emergency and transitional housing facilities that provide focused services that empower people to overcome issues that prevent them from rising out of poverty. Day care, health care, mental health and substance abuse treatment, literacy education (including ESL and financial literacy), and job training are essential ingredients.

J. Institutional Structure

i. Description of Agencies

The City of Harrisburg Department of Building and Housing Development (DBHD), through the Bureau of Housing, is responsible for the administration of the federal housing and community development programs. Within this Department are also the Bureaus of Inspections and Code Enforcement and Planning . Linking these bureaus in a single administrative structure allows for a more uniform and coordinated approach to development and redevelopment activities.

DBHD Organizational Chart



ii. Closing Gaps or Actions

There are relatively few gaps in the coordination of program activities. DBHD staff sits on numerous boards and committees which provides a broader context for program activities. Staff serves on boards of the Capital Area Coalition on Homelessness, Community Action Commission, Harrisburg Housing Authority, , and many others:

- 10,000 Friends of Pennsylvania Policy Committee
- Affordable Housing Trust Fund Advisory Board
- Community Building Campaign
- Capital Area Coalition against Homelessness, Coordinating Committee
- Capital Area Sanitation Association (CASA)
- Citywide Health Task Force
- Citizens Statewide Task Force on Vacant Property Reclamation

- Collaborative for a Healthier Harrisburg
- Dauphin County Collaborative Board
- Dauphin County STD/HIV Task Force
- Early Childhood Training Institute
- ENVISION Capital Region Government Foundations Team
- Enterprise Consortium
- Full Gospel Community Development Corporation
- Greater Harrisburg Arts Council
- HACC Center for Technology & Arts Building Committee
- Harrisburg Area Transportation Study (HATS) Metropolitan Planning Organization
- Harrisburg Redevelopment Authority (Chair)
- Harrisburg Regional Chamber Leadership Harrisburg Area
- Health Care Task Force
- Keystone Opportunity Zones – Administrators Committee
- League of Cities’ Pennsylvania Department of Agriculture Food Employee Certification Advisory Board
- Local Housing Options Team
- New Baldwin Corridor Coalition
- Pennsylvania Statewide Childhood Lead Poisoning Elimination Plan Work Group
- Safe Schools – Healthy Students Grant Steering Committee
- Southern Gateway Steering Committee
- South Central Assembly for Effective Governance Housing Committee
- South Central Assembly for Effective Governance Predatory Lending Task Force
- South Central Assembly for Effective Governance Land Use Growth Management Committee
- Tri-County Regional Planning Commission (TCRPC)
- Tri County HDC Advisor
- United Way Allocation Committee

iii. Coordination

DBHD coordinates efforts with Dauphin County and the Tri-County Regional Planning Commission in the areas of human and homeless services as well as physical planning. There is also coordination with various neighborhood groups through the development of neighborhood plans and implementation strategies.

K. Public Housing Resident Initiatives

The Harrisburg Housing Authority supports the work of the Resident Associations. Each housing development has a separate Association. The resident associations operate food banks and other services for residents. Representatives of the associations sit as Resident Council and meet monthly. The Council meets with the Director to review items such as modernization and the annual plan.

There are no plans to change or increase resident involvement in public housing management.

5. ACTION PLAN FOR 2005

A. Standard Form 424

This section contains the SF 424 signed by the Mayor, for the following programs.

- Community Development Block Grant Program.
- HOME Investment Partnerships Program.
- Emergency Shelter Grant Program.

B. Summary of Annual Objectives and Priorities

HOUSING OBJECTIVES/ACTIONS

GOAL 1: Increase total occupied housing inventory to 25,000 dwelling units					
STRATEGIC OBJECTIVES: <ul style="list-style-type: none"> • Rehabilitate vacant housing units - 65 units • Construct 275 new dwelling units on “infill sites” (SDP) and assembled tracts of land 					
Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Vacant Structure rehabilitation and resale	Assistance to public and private sector developers to acquire, rehabilitate and make available for sale to low income buyers, vacant housing units	65 units Small, Large, Elderly, Other	50 30-80% MFI 15 0-50%MFI	DBHD HOP, Tri County Housing Development, Habitat for Humanity, Other Agencies	\$4,000,000 CDBG, HOME and Lead Hazard Control Grant
Construction of new units	Maclay Townhouses	40 Units Small, Large, Elderly, Other	30-80% MFI		
Assistance to Public and Private-Sector developers	Marketplace	60 Units Small, Large, Elderly, Other	60-150% MFI		
	Wesley Union	25 Units Small, Large, Elderly, Other	0-80% MFI		
	TriCounty HDC New Construction	25 Units Small, Large, Elderly, Other	0-80% MFI		
	Habitat for Humanity	6 units Small, Large, Elderly, Other	0-50% MFI		
	Capitol Heights Phases III and IV	84 Units Small, Large, Elderly, Other	over 80% MFI		
	Summit Terrace (Central Allison Hill)	35 units Small, Large, Elderly, Other	0-80% MFI		

GOAL 2: Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races and special needs:

STRATEGIC OBJECTIVE:

- Assist 300 first-time homebuyers and renters become homeowners.
-

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Homeownership Impact Program (HIL)	Downpayment and Closing cost assistance for renters to purchase their rental unit and become homebuyers	50 Units Elderly Small Family Large Family Other households	30-80% MFI	DBHD, ACORN	\$400,000 HOME
Pilot Program - Renter to Homebuyer	Assistance to families to become buyers	10 Units Small Family Large Family	0-50% MFI	DBHD/partnerships ACORN Housing	\$100,000
Capital Region Community Homebuyers Coalition	Monthly workshops for first-time homebuyers	Counseling Small Family Large Family Other households	30-80% MFI	Harrisburg Fair Housing Council	\$60,000 private funds
Dauphin County 2 nd /Subordinated Mortgage	Downpayment and Closing cost assistance for first-time homebuyer	240 Small Family Large Family Other households	30-80% MFI	Dauphin County Affordable Housing Trust Fund	\$720,000 Act 137 AHTF

GOAL 3: Stabilize property values by ensuring all property is maintained in a decent, safe and sanitary condition and removing abandoned and blighted properties.

STRATEGIC OBJECTIVES:

- Improve 225 owner-occupied housing units through rehabilitation
- Rehabilitate 100 units of rental housing
- Demolish 100 vacant and blighted properties

Project/Program	Description	# and Type of Households	Goals by Income level	Responsible Entity	Budget Requirement
Home Improvement Program (HIP)	Loans and grants to homeowners to repair code violations and repair or update major home systems, make handicap access improvements and remove lead hazards.	75 Units Elderly Small Family Large Family Other households Owner-occupied	0-80% of MFI	DBHD. Private Owners	\$2,500,000 HOME and Lead Hazard Control Grant
Rebuilding Together (formerly Christmas in April)	Volunteer assistance with home repair	50 Units Elderly Owner occupied	0-50% MFI	Rebuilding Together	\$250,000 private funding
Elm Street Program	Façade improvements in targeted areas	100 Units Owner-occupied	No income restriction	Community Action Commission/Firm Foundation	\$250,000 State HCD grant – Elm Street.
Mt. Pleasant Apartments	Allison Hill III rental housing rehabilitation	47 Units Elderly Small Family Large Family Other households	0-50% MFI	Tri County CHDO	\$823,000 HOME and Lead Hazard Control; FHLB \$334,000 and \$8 million private funding
Rental Rehabilitation	Unspecified	53 Units Elderly Small Family Large Family Other households	0-50% MFI	Unspecified	Lead Hazard Control
Demolition	City-wide	100 units	Slum and Blight	DBHD	\$1,250,000 CDBG

GOAL 4: Ensure homeless individuals and families throughout the City have access to needed shelter and services.:

STRATEGIC OBJECTIVE:

- **Working with the Capital Area Coalition on Homelessness, coordinate services and facilities to meet the needs of homeless individuals and families and address issues that create homelessness.**
- **Develop system to house chronically homeless persons**

Project/Program	Description	Responsible Entity	Budget Requirement
Implement the Homeless Management Information System (HMIS) data collection system.	Provide hardware and software to track homeless needs and services system-wide	Lead: Data Collection and Needs Assessment and Service Delivery Committees; service providers, Dauphin County Collaborative Board; City and County agencies; homeless/formerly homeless persons	McKinney Supportive Housing Program; City and County CDBG funds
Implement the revised strategic planning process using the Logic Model; coordinate the planning process with the development of the Blueprint to End Homelessness and HUD Continuum of Care Work Plan.	Update and monitor key components of the Plan to ensure consistency with gaps in services and changing priority needs of homeless persons and the agencies that serve them.	Lead: Planning & Resource Development Committee; All CACH Standing Committees; community at large; public/private partnerships; grantmakers; Dauphin County/City staff; private consultant	Volunteer staffing by agencies
Use "Blueprint to End Homelessness" process to identify and develop creative ways to educate providers, government; non-profits, business and industry, and the general public about homelessness in order to raise public awareness and support.	A. Continue to produce "Homing In" the electronic internal newsletter of CACH. B. Continue to cultivate productive relationships with local media about homeless issues.	Lead: Education and Public Information Committee; Planning and Resource Development Committee	Volunteer staffing by agencies; CIL – LHOT Coordinator

Project/Program	Description	Responsible Entity	Budget Requirement
Create a Safe Haven Shelter for the chronically homeless.	- Build facility on already identified site. - Staff program.	The Christian Churches United and the Harrisburg Downtown Clergy Group.	Supportive Housing Program; private resources
Completion and Implementation the Capital Region's Plan for Development: "A Ten Year Blueprint to End Homelessness"	A. Organize working group. B. Preparation of the Blueprint C. Implementation of the Blueprint. D. Evaluation of the implementation of the Blueprint.	Chairs of the CACH Committee	Volunteers from agencies
Engage additional critical agencies to participate in CACH governing and service delivery planning	A. The CACH Coordinating Committee will seek to help critical agencies appreciate the "win-win" in CACH participation	Coordinating Committee	Volunteers
Undertake Point in Time Survey	Conduct annual count of beds and units available for singles and families with children.	City of Harrisburg and Dauphin Co. Continuum	Volunteers

NON-HOUSING COMMUNITY DEVELOPMENT OBJECTIVES/ACTIONS

GOAL 5: Ensure ongoing business development or expansion and job creation
GOAL 6: Integrate community development efforts, including homeless assistance, in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization
Strategic Objectives:
<ul style="list-style-type: none"> • Economic Development: The City will use CDBG funds and other funds to support the expansion and creation of businesses through the Mayor's Office of Economic Development (MOED) Revolving Loan Program and through capital improvements designed to attract and retain businesses.
<ul style="list-style-type: none"> • Infrastructure: The City may use CDBG funds to provide neighborhood infrastructure – sidewalks, curbing, street trees, etc. – on Capital Corridors and in support of private investment in housing and economic development.
<ul style="list-style-type: none"> • Public Facilities: The City may use CDBG funds in combination with other funding to improve conditions at neighborhood centers and health care facilities serving low- income residents.
<ul style="list-style-type: none"> • Planning: The City will complete neighborhood plans in support of neighborhood organizations efforts to reverse decline and enhance the quality of life in the community.
<ul style="list-style-type: none"> • Other/Demolition: The City will demolish 100 vacant, blighted structures to eliminate slum and blight conditions and assemble land for redevelopment.

C. Public Policies Applicable to Development

Goals and/or Objectives	Policy	Outcomes
1. Provide freedom of housing choice and opportunity for assisted low income tenants, both in and outside areas of minority and low-income concentration in the entire Tri-County region.	Developers of income restricted rental housing will demonstrate a record of regional activity in development of low-income rental housing, supportive housing, transitional housing and/or emergency shelter.	25% of each agency's new housing or service units will be provided throughout the Tri-County area each year
2. Ensure low-income households have informed access to housing credit on fair & equitable terms.	<p>a) Homeownership activities will develop and apply operating standards that preclude predatory lending practices.</p> <p>b) Counsel homeowners faced with private predatory lending practices.</p>	<p>a) No predatory loans in association with funded activities.</p> <p>b) All questionable private predatory loans will be referred to appropriate legal authorities</p>
3. Ensure any individual or family residing in Tri-County area can access homeless assistance without leaving their home community.	Ensure equitable distribution of homeless and special needs facilities and services throughout the Tri-County area.	Agencies which house the homeless and expand their capacity will include locations outside the City of Harrisburg; agencies which provide only services to the homeless will provide them throughout the Tri-County area, either individually or through formal partnerships or through client placements.
4. Address the need for handicap accessible housing for low-income persons and families.	Provide handicap accessibility in funded housing, homeless facilities, and public infrastructure	<p>a) Combined rental housing development will contain 10% accessible units;</p> <p>b) All homeowner programs will provide "build-to-suit" access improvement;</p> <p>c) All homeless facilities and infrastructure projects will be 100% accessible.</p>
5. No displacement of existing residents by new development or redevelopment.	Select development projects with a preference for vacant buildings and land.	No involuntary displacement, or in lieu thereof, payment of benefits and compensation

Goals and/or Objectives	Policy	Outcomes
6. Preserve the City's historic character and neighborhoods	Preserve historic buildings or structural components when financially feasible in funded activities.	a) No demolition of intact, historically contributing buildings. b) Compliance with the Secretary of the Interior's Standards for Rehabilitation, when applicable.
7. Redevelop the major thoroughfares in commercial and low income residential neighborhoods	Focus financial resources on the Capitol Corridors Target Areas	75% of housing and community development projects will be located on Capitol Corridors
8. Reduce the health threat of lead-based paint to children.	Incorporate lead-based paint Hazard Control in all housing rehabilitation programs and community facility rehab projects	a) 100% of rehabilitated housing units will be lead-safe b) all City community facilities hosting children/family services will be lead-safe
9. Provide for participation in funded housing activities for persons of all "protected classes"	Implement Fair Housing/EHO marketing guidelines; use advertising outlets and outreach methods that serve the targeted groups.	Serve minorities and female head of households in equal or greater proportion than the general population ratios.
10. Provide employment and contracting opportunities for minorities, women and low income City residents	a) Recruit MBE, WBE and Section 3 businesses. b) Collect subcontracting and work force reports as outlined in the "Section 3" policy. c) Implement the AA Co-op Agreement	a) Maintain and increase levels of participation by MBE, WBE and Section 3 residents/businesses. b) Attain the goals of the AACA in subject development projects
11. Maintain a responsible fiscal and tax policy, including incentives for property investments	a) Limited growth in property ownership costs such as taxes, insurance, utilities, maintenance; b) Implement a property tax abatement program to avoid sharp tax increases due to property investment	a) Minimal annual increases in taxes and utilities and continued qualification for fire & 15% flood insurance discounts. b) All taxing bodies participating in tax abatement program.

Goals and/or Objectives	Policy	Outcomes
12. Planned development that supports the community's vision/ goals/objectives	Ensure that development projects are undertaken in support of and consistent with neighborhood and comprehensive plans.	Development that achieves pre-determined goals/ objectives
13. Build on the strengths of existing community-based organizations and ensure efficient use of funds.	Promote partnerships between community-based organizations	a) Establish new linkages and partnerships. b) Create no duplicate services.
14. Develop and sustain mixed-income neighborhoods	a) Fund infrastructure, and land assembly costs in support of housing development and to reduce housing construction costs without imposing income limits on occupants. b) In the Enterprise Community area, allow 51% of funded housing units to be occupied by low and moderate-income households.	At least two development projects per year that provide for mixed income and market rate housing and/or result in mixed in income neighborhoods.
15. City Zoning will allow for retention and development of affordable housing.	Maintain zoning districts that allow high density residential uses and planned residential communities.	45% of the City's land area allowing high-density residential and flexible residential land uses.
16. Regional zoning and subdivision ordinances will allow for development of affordable housing.	Participate on regional land use forums/ committees and advocate for Fair Housing progress through land use regulation changes.	Establish a community consensus that affordable housing is a Fair Housing concern; additional development of affordable housing units in suburban and rural locations.
17. All housing and commercial development and code enforcement activities will emphasize improvement of exterior building and site conditions and appearance.	Within project budgets and with emphasis on private owner responsibility, exterior improvements such as landscaping, sidewalks, lighting (including exterior accent lighting), historic paint colors and compatible signage, and other exterior embellishments shall be integrated into funded activities and private developments.	Real estate conditions throughout the neighborhoods and corridors will improve.

D. Resources

The City of Harrisburg will receive \$3,107,546.00 in Program Year 2005 federal housing and community development programs including:

- Community Development Block Grant (CDBG) Program ...\$2,392,796
- HOME Investment Partnerships Program (HOME).....\$621,958
- Emergency Shelter Grants (ESG) Program.....\$92,792

The City has also included in its budget an additional \$300,000 in CDBG program income and \$20,000 in HOME program income expected to be received from the sale of properties and repayment of loans.

Other project sources of funding are listed on the Listing of Proposed Projects. (Some funding sources are pending, status undetermined, and some funding is in-kind.)

The City will apply for any and all federal programs that support its High and Medium Priority Needs found in the Five Year Plan. The Priority Needs Table identifies the groups that will be addressed. High and Medium Priorities include activities that will produce units of affordable housing increase neighborhood stability through increased homeownership, stabilize property values by ensuring all owners maintain their property in a decent, safe and sanitary condition.

In general, the City will apply for and support other local agencies' applications for funding for activities that will address the City's objectives. Specifically, the City will support Harrisburg Housing Authority in the rehabilitation of its public housing units and any applications for Section 8 Housing Assistance if it is available (certificates or vouchers and/or the Self Sufficiency Program). The City will support non-profits applying for programs in which they are eligible applicants, provided their proposed projects comply with zoning and do not have negative neighborhood impacts. The City will apply for state housing programs in its own behalf and in behalf of private non-profit agencies.

Leveraging Federal Funds

The City requires developers, private non-profits and property owners to fund a significant portion of their project with non-federal funds. During the application process, project budgets are analyzed to confirm the various sources and amounts of funds leveraged from non-federal sources. The following paragraphs describe two specific examples of how federal funds are used to leverage additional resources.

The federal HOME and the Emergency Shelter Grant programs, in which the City participates, *require* a local funding match. For the HOME program, the City will use

downpayment assistance grants funded with Act 137 as a local match. The sale of homes provides private funds that are applied to additional rehabilitation. The match requirement for the Emergency Shelter Grant program is met by non-profit sub-recipients of the grant, which utilize United Way contributions, volunteer work, and other grants/contributions.

In implementing CDBG funded housing development programs, the City frequently requires a private sector investment. In nonprofit rehabilitation and new construction projects, the City provides CDBG funds as "gap" financing, covering only the difference between total costs and available mortgages/grants from other sources such as equity, PHFA or HUD's development programs. Low-income tax credit projects typically secure 45-55% of needed funding from private equity.

E. Description of Projects

Projects proposed to be funded with 2005 program funds are described on the following Listing of Proposed Projects.

F. Geographic Distribution

City-wide Programs

The City's rehabilitation programs operate citywide to ensure that low income households have a housing choice and low income households benefit from assistance. The following CDBG and HOME-funded programs operate city-wide:

Homeownership Opportunities Program	\$1,111,807
Home Improvement Program	\$ 352,763
MOED Business Loan Program (Uptown Priority)	\$ 100,000
Emergency Demolition	\$ 350,000
Habitat for Humanity Home Repair	\$ 30,000

TOTAL CITYWIDE	\$1,944,570
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Year 2005 Fund Distribution by Neighborhood (Non-Citywide Projects)

The distribution of Year 2004 funds for projects by neighborhood:

<u>Allison Hill</u>	<u>Funds</u>
Habitat for Humanity For-Sale Rehabilitation	\$ 30,000
Tri-County HDC Capital Corridors Rehabilitation	\$100,000
Mount Pleasant Hispanic American Center	\$ 65,000
Summit Terrace Neighborhood Association	\$ 3,870
Central Allison Hill Community Center	<u>\$ 10,000</u>
	\$208,870

Uptown

Wesley Union CDC	\$125,000
Delta Community	\$ 18,609
ACORN Housing	<u>\$ 30,000</u>
	\$173,609

A map showing the geographic area in which the City will direct Year 2005 funds is found on the following page.

The Capital Corridors

The City's Capital Corridors Target Area is designed to create a visible, thorough and long-lasting neighborhood revitalization on targeted blocks of Harrisburg's major corridors (N. 3rd, N. 6th, State, Market, Derry, 13th and 17th Streets.) The Capital Corridors are illustrated on the following map. The Capital Corridors Target Area will focus limited public resources to produce visible results, to induce more private investment in the surrounding area, and produce the broadest aesthetic impact. The City has committed FY2004 funds or previous years' funds for projects on the Capital Corridors, including:

- Tri-County's HDC's Single Unit Rehabilitation (Derry, 13th, 17th, Market Sts.)
- Capital Corridors Facade Improvement Program Grants
- Capital Corridors Rental Rehab Program

G. Homeless and Other Special Populations

Projects serving the Homeless proposed to be funded with 2005 program funds are described on the proceeding Listing of Proposed Projects.

The unmet housing needs of Special Populations are low in relation to other housing needs in the City of Harrisburg. Therefore, the City does not envision focusing resources on development of group or shared residential facilities, including SROs with or without supportive services, within City boundaries. The City is supporting the formation of a Safe Haven for men on the provision that the sponsors consider sites throughout the regions and sites in the City where the use conforms to current zoning.

After examining housing patterns in the region, the City found that 55% of group residential facilities in the County are located within Harrisburg's boundaries, contributing to a concentration of low income households in the City and exclusion of such facilities by zoning practices of adjacent municipalities. (The City contains only 22% of the county's population and 24% of the county's residential dwellings.) The City is concerned that adjacent municipalities may be effectively prohibiting such uses through exclusionary zoning.

H. Public Housing Needs

On-going communication and co-ordination between the Harrisburg Housing Authority and the City of Harrisburg is ensured by the Board membership of the Director of the City's Department of Building and Housing Development.

The City of Harrisburg continues to work in FY 2005 with a private developer to improve Maclay Street Apartments, a HUD foreclosed Section 8 family development. The site has an occupancy rate of 67%. The City, in co-operation with HUD, has designated a developer to take ownership of the property and restore it to a viable neighborhood. Tenants were given Section 8 vouchers and had the choice to remain or move. The Housing Authority administers those Vouchers.

The City's annual plan also calls for increased funding of Section 8 vouchers for use on a city-wide basis. The responsibility for funding this effort lies solely within the US Department of Housing and Urban Development.

The Harrisburg Housing Authority's Annual PHA Plan includes the following agency-wide goals for the year 2005:

- Develop interval procedures to keep up with changes in Public Housing Assessment System (PHAS);
- Develop drug intervention, prevention and awareness programs as well as to continue additional security measures;
- Preserve and improve the public housing stock through the capital funds activities, including modernization of 224 units at PA 008-00;, 40 units at 008-004; and 168 units at PA 008-006 (converting 240 0-bedroom units to 168 1-bedroom units) and convert 6 units at PA 008-007 to upgraded common-use and retail space;
- Involve the public housing residents and the Section 8 participants through the Annual Plan Resident Advisory Board;
- Train Staff and commissioners to fully understand and take advantage of opportunities in the new law and regulations to better serve our residents and the community; and;
- Identify, develop and leverage services to enable low-income families to become self-sufficient.

I. Antipoverty Strategy

Efforts to increase employment opportunities in low income neighborhoods will continue through the initiatives of the Enterprise Community and state Enterprise Zone. In February 1999, the portions of the City were designated a State Keystone Opportunity Zone (KOZ). KOZ designation is intended to increase job opportunities in low income and distressed neighborhoods. The Harrisburg KOZ sub-zone includes the public housing neighborhoods. This effort will compliment the job training and placement efforts of local agencies that serve welfare recipients faced with a loss of benefits.

The Harrisburg Housing Authority's Five Year plan includes numerous efforts targeted to reducing the rent burden on very low income families. HHA will, for example:

- Maintain or increase Section 8 lease-up rates by marketing the program to owners and by effectively screening Section 8 applicants to increase owner acceptance.
- Leverage affordable housing resources in the community through the creation of mixed-finance housing;
- Employ admissions preference aimed at families with economic hardships;
- Adopt rent policies to support and encourage work.

The City of Harrisburg will implement Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low income City residents when job opportunities are created by CDBG activities. The City has engaged contract staff to ensure this item receives priority monitoring. If contractors default on compliance, invoices are not approved for payment until the default is cured.

Affordable homeownership opportunities, downpayment/closing cost assistance and fairly priced credit help families living in or near poverty to have the same opportunity to accumulate wealth that most middle class households take for granted. The City will continue to rehabilitate and sell single-family homes for prices comparable to monthly affordable rents. The City will also assist non-profit agencies in this same endeavor. Specific activities include the Homeownership Opportunities Program, Derry Street Capitol Corridors, Habitat for Humanity and Wesley Union's activities.

The City will continue to support the development of Low Income Housing Tax Credit Rental Projects, as described in the following section. This effort reduces the housing cost burden of families of poverty income.

The City will support existing emergency shelters and transitional housing that serve families living in poverty. Most shelters and transitional housing programs provide assistance in applying for benefits, housing and, to a limited extent, jobs and training opportunities. The City's shelters and transitional housing programs serve all of Dauphin County, often forcing families to relocate to the City to receive services if and when they become homeless. This relocation may cause families difficulty in retaining or seeking employment and maintaining their child's education. The City is working with shelter providers to express this concern and eventually see wider availability of services.

J. Other Actions

Addressing Obstacles to Meeting Under-served Needs

Small and Large Renter Households: The strongest under-served need is the excessive cost burden that falls on families with incomes between 0% and 50% of area median income. This need is very high within the City of Harrisburg due to the concentration of poverty caused by regional discriminatory housing and zoning practices. Therefore, a multi-faceted regional approach is required. Project sponsors and developers must challenge restrictive zoning in adjacent municipalities.

This cost burden can be alleviated by providing Section 8 Housing Assistance for rental assistance in the private market. This has traditionally been a federal responsibility. It is unlikely that the federal government will increase the level of funding for this type of assistance and therefore, the under-served need will continue.

Cost burdens are the result of low earned income so efforts to increase employment opportunities in low income neighborhoods will continue through implementing the strategic plan of the Enterprise Community and State Enterprise Zone. In February 1999, the portions of the City were designated a State Keystone Opportunity Zone (KOZ). KOZ designation is intended to increase job opportunities in low income and distressed neighborhoods. The Harrisburg KOZ sub-zone includes the public housing neighborhoods including Hall Manor, Hoverter Homes, Hillside Village, Smith Homes, and William Howard Day Homes. This effort will compliment the job training and placement efforts of local agencies that serve welfare recipients faced with a loss of benefits.

The City will also attempt to address this need through the careful financial structuring of HOME assisted rental development projects. The City will seek internal subsidies that reduce rent levels on a percentage of units that will be occupied by families with less than 50% of area median income. When used with the Low Income Housing Tax Credit, the IRS rules are an additional insurance that developers will target this income range on a long term basis.

Harrisburg's single family for-sale housing is very affordable; in calendar year 2000 it was estimated that approximately half of existing dwellings can be purchased for less than \$70,000. Renter households with incomes between 51 and 80% of area median income are candidates for homeownership with minimal support and counseling. Also, families at about 50% of area median income and slightly below may be able to achieve homeownership at lower monthly payments than rent, but assembling downpayment funds is often difficult. The City will support innovative programs that address such obstacles to homeownership, which aid segments of this population. Private non-profit organizations such as Habitat for Humanity and Tri-County HDC have been able to serve this group through counseling, support and lease-purchase or no-interest mortgages. The City provides downpayment and closing costs on HOP properties.

The Homeownership Impact Loan Program provides loans of up to \$10,000 to low income renter households for the purchase of a single-family home that they are currently renting. The Homeownership Impact Loans can be used to increase the down payment, for closing costs, and/or for additional equity enhancing improvements not required by City code.

The Dauphin County Affordable Housing Trust Fund provides downpayment and closing cost assistance of up to \$5,000 for households in this income range. Families with incomes from 51% to 80% of area median can actually decrease their cost burden by buying a home in Harrisburg, because of affordable purchase prices.

Some renter households reside in substandard housing conditions with physical deficiencies. While the City has in the past administered a rental rehab program, cuts in CDBG funding has forced the hard decision of cutting the program in order to focus on low- and moderate-income homeownership activities. That said, systematic rental inspections remain in effect to identify substandard units and bring about their code compliance. The loss of the rental-rehab program has not eliminated all rental support and rehabilitation activity: the receipt of an \$11 upfront grant for the Maclay Street Apartments is allowing the renewal of this failed 300-unit rental community. Upon completion in 2006, the Maclay Apartments neighborhood will provide 222 fully renovated low-income rental units and over 60 ownership units targeted for low- and moderate-income buyers. Similarly, The Mt. Pleasant Apartments project, a partnership between Tri-County Housing Development Corporation and a private developer with support from the City, will put 47 completely renovated apartments into the rental market for low-income renters.

Owner households: Owner occupants' cost burdens are typically caused by items that increase frequently due to inflation, such as taxes, utilities and property insurance. The City is concerned about such issues, but has no resources to provide cash assistance for these costs. Utility companies and the state of Pennsylvania have rebate programs for elderly homeowners which provide limited assistance for such costs. Water and sewer rates are reviewed and approved by the PUC, usually at levels that cover costs, including costs of capital improvements, most of which are necessary to maintain clean water standards set by the federal government. While the City's average water and sewer costs are comparable to surrounding municipalities, increased water and sewer rates resulting from mandated water system improvements have been a source of complaints from citizens. The City of Harrisburg has taken advantage of low interest rates and refinanced its debt. This resulted in a 20% reduction in rates in 2000. To help households better manage their water/sewer bills, the City has implemented monthly, rather than quarterly, billing. Additionally, the City's tax abatement program provides a benefit because it defers increases in tax assessments if a homeowner upgrades his/her property.

Anecdotal reports indicate that insurance brokers and carriers set standards for risk which discriminate against city property owners, such as vacant property on the same block or homes with flat roofs. The Harrisburg Human Relations Commission assists property owners who have been refused for insurance or whose claims have been denied. The

FAIR plan is an insurance program for high-risk individuals and has high rates. Therefore, city homeowners, many in minority neighborhoods, have rates that exceed suburban rates for a comparable level of coverage.

The City will maintain the Home Improvement Program which provides grants and loans for rehabilitation. It corrects deferred maintenance and worn-out systems, thus eliminating the need for homeowners to incur debt to maintain their property in standard condition. Currently, the Home Improvement Program assists 15-20 households with incomes less than 80% of area median income per year. The program will continue with HOME funds.

Fostering and Maintaining Affordable Housing

The City gives high priority to activities which foster and maintain affordable housing. FY 2005 allocations for affordable housing projects and programs total \$1,749,570. These include:

Homeownership Opportunities Program	\$1,111,807
Tri-County HDC Capital Corridors Rehab	\$ 100,000
Habitat for Humanity	\$ 60,000
Home Improvement Program	\$ 352,763
Wesley Union CDC	\$ 125,000

TOTAL	\$1,749,570
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The project descriptions are included on the List of Proposed Projects Forms.

In addition, the City anticipates additional resources from the Commonwealth of Pennsylvania's Housing and Redevelopment Assistance Program, the Community Revitalization Program and similar programs, as well as Low Income Housing Tax Credits. The City has already received a commitment of an Up-Front Grant of \$11 million from HUD for additional redevelopment in Maclay St Apartments.

Removing Barriers to Affordable Housing

Tax Policy: The City of Harrisburg and its officials will continue to support property tax reform by the state legislature. The City will attempt to maintain its property taxes at the current level. Due to the Education Empowerment Act, the City will be able to exercise more direct control over the School District's taxing policy which has been the largest share of the tax burden on low-and moderate-income homeowners.

Code Enforcement: The Bureau of Codes continues to conduct a city-wide, systematic rental inspection program. The effort is funded by the City's General Fund. Property owners are informed of repair and maintenance items; the cost of completing the work is typically less than \$1,000 per dwelling.

Regional Affordable Housing: The City of Harrisburg has twice the number of subsidized low income housing than the surrounding Dauphin County, but the City has only 22% of the County's population and 24% of the City's housing units. The concentration of low income households is a significant concern of the City and should be to HUD. A concentration of services and facilities further reinforces the low-income concentration, thus defeating the community's progress in economic development and anti-poverty strategies. The City participates on regional bodies that encourage affordable housing beyond the urban boundaries, such as South Central Assemble for Effective Governance, Continuum of Care, New Baldwin Corridor.

This concentration is of such concern that the City will require all developers of additional income-restricted rental housing to demonstrate a record of regional activity in development of low income rental housing, supportive housing, transitional housing, and/or emergency shelter. The City expects a minimum of 25% of annual units/services be provided throughout the Tri-County area. The City is also concerned about Harrisburg's homeownership rate, which is significantly lower than surrounding county, state and national statistics, as well as other urban areas in Pennsylvania. This has become a Fair Housing issue, considering that the majority of Harrisburg's residents are members of minority groups. Therefore, removing barriers to affordable homeownership is a top priority, including neighborhood improvements such as code enforcement, standardized inspections and infrastructure improvements which make property reinvestment attractive to new homebuyers.

Predatory Lending: The City has ensured that homeownership activities develop and apply operating standards that preclude predatory lending practices to ensure that low-income households have informed access to housing credit on fair and equitable terms. Questionable private predatory loans will be referred to the appropriate legal authorities.

The City is participating on a regional task force, sponsored by the South Central Assembly for Effective Governance, which is working to identify and stop predatory lending practices.

Evaluating and Reducing Lead Based Paint Hazards

The City of Harrisburg has funded the lead-based paint testing services provided by the Pinnacle Health's Childhood Lead Poisoning Prevention Center since 1987. The Center does door-to-door Citywide outreach to parents in order to test and identify lead poisoned children. When poisoned children are identified, the City's code enforcement staff will inspect the property. The City has had a Lead Paint Ordinance since 1986 which requires removal of lead paint whenever it presents a health hazard to the child. This ordinance is frequently used to cite landlords who fail to voluntarily reduce the hazards.

The City received funding from HUD's to operate continuously a since 1995. In 2003, following heightened interest in lead-paint abatement at the federal level, the City Department of Building and Housing Development was awarded a \$3 million grant from HUD's Lead Paint Hazard Control Program. The grant will allow the City to continue the Lead-Based Paint Abatement/Control Program (which began in 1995) through March

of 2007. In the 42-month period of the grant, the City will address lead-paint concerns in 135 low- and moderate-income households (owner-occupied, rental, and for vacant properties rehabbed for sale). An additional 40 units will be addressed through a similar grant received from the Pennsylvania Department of Health in the amount of \$530,000.

The City's Home Improvement Program (HIP) and Homeownership Opportunities Program (HOP) provide additional funding for repair of housing code violations. The City is also providing lead abatement/control grants to Section 8 landlords, enabling them to comply with the Sept 15, 2000 regulation regarding Lead Based Paint in HUD assisted dwellings and ensuring the unit remains in the assisted housing inventory.

Lead based paint hazard reduction is integrated into all housing policies and programs of the City. The Center's testing program, code enforcement and the Safe House are three resources that are utilized. Families with children who apply for the City's Home Improvement Program are referred to the Center's testing program. They provide a written acknowledgment of the referral and receipt of literature on the hazards of lead paint. Once the Center discovers a lead poisoned child, the information is passed onto the appropriate DBHD staff person which could be the Health Officer who will cite the code violations in the structure or a Project Manager who oversees the financial assistance on the rehabilitation of the structure.

Developing the Institutional Structure

Although there are few noticeable gaps in the institutional structure, coordination and communication are areas that need constant attention in order to avoid problems in service delivery.

In 2001, 2002, 2003, 2004 and again in 2005, the City and the County of Dauphin jointly prepared a Continuum of Care to identify gaps in services to the homeless. The City will promote provision of services to address these gaps if local agencies are able to do so without reducing existing services and provide services and facilities throughout the metro region.

The Department of Building and Housing Development has representation on many boards and commissions, including the Harrisburg Redevelopment Authority, Harrisburg Housing Authority, and Tri-County Housing Development Corporation. Maintaining proactive communication between groups and establishing service linkages are the keys to mobilizing the institutions and preventing weaknesses in the service network.

The capacity of neighborhood based development organizations, such as Tri-County HDC, Community Action Commission and Wesley Union CDC, are enhanced by neighborhood revitalization plans for the South Allison Hill and the Uptown neighborhoods. The plans, developed in co-operation with residents and local businesses identify overall development policies, strategic development projects and a co-ordinated work plan for development.

The City strives to develop its own capacity and ensure that specific development projects are appropriate to neighborhood needs. This is done by prioritizing implementation of projects that have been conceptualized in the neighborhood plans. Specific strategies for code enforcement, community partnerships, and property development are then devised and implemented.

The City provides technical assistance to CDBG, HOME and ESG fund recipients through regularly scheduled project management meetings. The City completes on-site monitoring of projects as described later in this document.

Enhancing Coordination between Public, Private, Housing and Social Service Agencies

The City promotes the goal of integrating community development services in a coordinated comprehensive approach that will achieve the goal of family self-sufficiency. Family self-sufficiency is a major objective of the City's Enterprise Community Strategy.

Successful service integration "offers the potential to eliminate duplicative administrative waste and allows officials and administrators to respond to the public demand for greater accountability and measurable outcomes." HUD's Family Self Sufficiency Program is one example of a coordinated client-centered service which employs a social contract which requires specific outcomes. Hall Manor Family and Community Center is a coordinated client-centered program to improve the stability and self-sufficiency of families. This center is the result of coordination between agencies.

The City and Wesley Union CDC have developed a comprehensive plan for neighborhood revitalization for Uptown Harrisburg; it encompasses property development, social services, and economic development to be undertaken by numerous public agencies and private entities. An Allison Hill Revitalization Strategy has also been completed through a partnership between the City of Harrisburg, and the Community Action Commission. It is now in the fifth year of implementation.

Dauphin County government and the United Way and the Greater Harrisburg Foundation coordinate social services through budget processes, which establish goals and priorities for limited funds for social services. The Enterprise Community Strategy, including housing development strategies, has been coordinated by the Enterprise Consortium which represents all the participating entities in the EC Strategic Action Plan. The Consortium meets on a periodic basis to review progress, make adjustments and report to the public. Consortium membership includes government officials, neighborhood organizations, landlord/tenant associations, religious leaders, job training agencies, housing agencies, educational institutions, youth services, health care providers, lenders, developers, insurers, employers, Realtors, and economic development organizations.

Successful service integration requires the community to:

- Have the will to articulate a vision for its citizens,

- Expect housing, social services, job training and education, economic development, and other public systems to collaborate with families, neighborhoods groups, cultural or church and synagogue groups and businesses, and
- Conjointly and individually hold these systems accountable for creating family self-sufficiency.

The Enterprise Community Strategy and the Enterprise Consortium achieve the above standard.

In addition the City government will:

- Exhibit leadership and innovation in the area of housing and economic development, primarily through the Mayor's leadership.
- Continue the coordination between the City, County, and State programs and services through professional networks and specific client-centered services.
- Implement Cooperation Agreements and partnerships to forge new service linkages, and to document the success of housing development strategies.
- Support technical assistance and alternative funding sources for non-profits, thus expanding the capacity of non-profits in housing production and supportive services, and creating new partnerships including businesses and private foundations.
- Utilize citizens, neighborhood groups, schools, cultural or church and synagogue groups as collaborators in the community development and comprehensive planning process.

Fostering Public Housing Improvement and Resident Initiatives

During the program year, the Harrisburg Housing Authority will undertake the following improvements to its public housing in accordance to its approved Capital Fund Program.

Hillside Village: Complete renovations of 50 units Involving interior renovations, site improvements, and new appliance.

Howard Day Homes, Hoverter Homes and Hall Manor: Renovate the Offices and community spaces

Morrison and Lick Towers: Install new cable TV and Internet systems.

Morrison Towers: Renovate first Floor and site improvements.

Details on all of the above improvements and a list of management Improvements to be undertaken are included in the Housing Authority Agency Plan *in Appendix B*.

K. Performance Measurement and Monitoring

The City of Harrisburg, through its Department of Building and Housing Development (DBHD), monitors the programs funded through the CDBG, HOME, ESG and Pa DCED. Additionally, DBHD has a policy to follow all federal grant management standards applicable to housing rehabilitation regardless of the funding stream. Consequently, CDBG monitoring standards are applied to such projects. The following procedures are used by the DBHD:

1. A pre-award assessment is made of the organization's capacity to carry out the proposed activity. This assessment includes an examination of:
 - a) The organization's strengths and weaknesses and a determination if there is a duplication of efforts.
 - b) The nature of the proposed activity. If CDBG, ESG, or HOME funds are involved, is the activity eligible?
 - c) Does the activity fit into the City's local goals?
 - d) The possibility of any potential conflicts of interest.
 - e) The financial management abilities of the organization.
2. If awarded, the organization receives an orientation to educate the staff or board about the basic and general requirements, discuss the scope of services, environmental impacts/constraints and define the expected outcomes of each party.
3. All subrecipients and beneficiaries sign written contracts with budgets that clearly delineate the scope of the project eligible costs and the compliance requirements.
4. If the project involves construction or rehabilitation, DBHD conducts on-site inspections of the work on the subrecipients request for payment and verifies that the work has been completed according to code and specifications. DBHD reviews all construction/rehabilitation budgets, bids and change orders for cost reasonableness.
5. Monitoring involves the on-going process of planning, implementation, communication, and follow-up combined with the training and technical assistance. DBHD staff conduct on-site monitoring of CDBG (and HOME and ESG) subrecipients at the rate of one per month, when staffing allows. Desk reviews of DBHD files are reviewed before the on-site visit in order to collect previously submitted documents. During the visit, a review of information, records, fiscal and data collection is done. The contract between the City and the organization acts as the guideline for the monitoring. The on-site monitoring includes confirmation that the agency has documentation for:
 - a) expenditures and draws on their contract,
 - b) compliance with procurement process (advertisement or solicitation), bid evaluation and award, subcontracts,
 - c) subsidy restrictions,
 - d) program income,

- e) required match,
- f) beneficiary information/documentation,
- g) HOME affordability restrictions, documentation on HOME subsidy limits and price/value limits.

6. A follow up letter or visit is provided in which concerns and/or compliance is noted.
7. Organizations receiving funding, regardless of the source, are required to submit monthly or quarterly reports. The guidelines for this report are contingent upon the funding stream; e.g. CDBG funds require a determination if the activity is a low/moderate income benefit, ESG provides a report on match.

In addition to the program accomplishments and management monitoring detailed above, the City will begin to establish and monitor program performance based on specified measures established by HUD. On June 10, 2005, HUD published the Notice of Draft Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs. This system is designed to enable HUD and the City of Harrisburg to document clearly demonstrated results of program activities.

The proposed outcome performance measurement system has three overarching objectives: 1) Creating Suitable Living Environments; 2) Providing Decent Affordable Housing; and, 3) Creating Economic Opportunity. There are also three outcomes under each objective: 1) Availability/Accessibility; 2) Affordability; and 3) Sustainability. Each program activity will fulfill one of the nine possible combinations of Objectives and Outcomes.

	Possible Outcomes		
Overarching Objectives	A. Availability & Accessibility*	B. Affordability**	C. Sustainability***
1. Creating Suitable Living Environments	1A Enhance Suitable Living Environment Through New/Improved Accessibility	1B Enhance Suitable Living Environment Through New/Improved Affordability	1C Enhance Suitable Living Environment Through New/Improved Sustainability
2. Providing Decent Affordable Housing	2A Create Decent Housing with New/Improved Availability	2B Create Decent Housing with New/Improved Affordability	2C Create Decent Housing with New/Improved Sustainability
3. Creating Economic Opportunities	3A Provide Economic Opportunity Through New/Improved Accessibility	3B Provide Economic Opportunity Through New/Improved Affordability	3C Provide Economic Opportunity Through New/Improved Sustainability

* Availability & Accessibility – Activity that make services, infrastructure, housing or shelter available or accessibility to low to moderate income people, including people with disabilities. Accessibility not only

refers to removal of barriers for disabled persons, but includes making the affordable basics of living available and accessible to low to moderate income people.

****Affordability** - Activities that provide affordability in a variety of ways in the lives of low to moderate income people such as creation and maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation and day care.

*****Sustainability** – Multiple activities aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low to moderate income or by removing or eliminating slums and blighted areas.

The activities proposed in the 2005 Annual Plan for the City of Harrisburg would address the above statements in the following manner:

Program Name	<i>Proposed</i> Performance Measurement Code(s) for Use in CP
HOP PROGRAM	2 A, B
HIP PROGRAM	1 A, B
HOMEBUYER ASSISTANCE PROGRAM	2 A, B
DEMOLITION PROGRAM	1C
LAND ASSEMBLY PROGRAM	1C
BUSINESS MICRO-LOAN PROGRAM	3A, B, C

An example of the way in which the new system will report on accomplishments is:

Output (quantified)	+ Outcome	+ Activity (Description)	+Objective
15 rehabilitated homes	made Available and accessible	through the HOP for homeownership	for the purpose of creating decent affordable housing (2A and B)

HUD will place this system into use in either late 2006 or early 2007. The City will report using performance measures in the 2006 CAPER in the fall, 2006.

L. Specific HOME Submission Requirements

Resale Provisions

The aim of Harrisburg's first time homebuyer program is to use a portion of HOME funds primarily for: 1) the acquisition and rehabilitation of existing, vacant houses in targeted areas, and 2) the purchase of existing standard dwellings by income-qualified households through the Homeownership Impact Loans.

In the acquisition and rehabilitation program, the City will be working with the Tri-County HDC on a joint venture entitled the Capital Corridors project and Wesley Union CDC in the Uptown neighborhood. The Homeownership Impact Loan, which will continue with prior years funding, involves private property owners.

The preferred form of ownership for both programs is fee simple title financed directly by the lending institutions. Financing for purchase by low and moderate income buyers will come from local private lending institutions. HOME interest in the property is secured with Land Use Restriction Agreements, inserted in the deed at the time of the transfer to the homebuyer, which require appreciation sharing as a form of subsidy recapture.

The City and/or the CHDO/developer will initiate family selection, seeking families that meet the following criteria:

1. Low Income - Gross annual income shall be less than 80% of median income for the area, either at the time the HOME funds are invested or at the time that the family occupies the property, whichever date is later.
2. Principal Residence - The family must occupy the home as a principal residence, as provided for in the loan agreement and other provisions surrounding the subsidy.

It is anticipated that each family selected to participate in the first time homebuyer program will be required to undergo training programs to orient them to the rights and responsibilities of homeownership. Current non-profits and lending institutions offer workshops for first time homebuyers through which many applicants of Harrisburg's home ownership programs participate in prior to entry into the housing market. The City will utilize homeowner education when carrying out its HOME-assisted programs.

Property values at the time of purchase (after rehabilitation) will not exceed 203(b) mortgage limits for the area. The likelihood of any single unit even approaching 90% of 203(b) limits is virtually impossible, due to the City's intentions of focusing rehabilitation efforts in corridors where property values have experienced significant decline. Estimates of the appraised value of the proposed HOME-assisted properties will take place prior to acquisition or rehabilitation. Estimates of construction costs, closing costs, etc. will be considered prior to the property's designation as a viable target for acquisition and rehabilitation.

All properties that will receive HOME assistance will remain affordable for a period of 5, 10 or 15 years, as appropriate. New construction is not contemplated under the first time homebuyer program. Purchase of the unit by the initial homebuyer will not be restricted in the sense that monthly mortgage, including taxes and insurance, payments must fall below a certain percentage of gross monthly income. Every attempt will be made to k but in the event that a buyer with a strong credit history and little other debt emerges, underwriting criteria will allow for loans comparable to industry standards.

In the event that the initial homebuyer sells the unit, the City and the CHDO/developer will ensure a "fair return" to the initial homebuyer as follows:

Acquisition and Rehabilitation will use Shared Appreciation - Any appreciation realized during the term of affordability will be shared between the initial homebuyer and the City or the CHDO. The City typically requires 75% of the net profit and allows the homebuyer to retain 25%. "Net profit" gives the homebuyer credit for payments against principal loan balances, down payments (if funded by the buyer) and other improvements to the property. The owner recaptures his/her equity first, then if any funds are left, the City will receive a return on the subsidy.

Acquisition Only - The City receives 100% of appreciation not to exceed the original subsidy and to the extent there is a "net profit," as defined above. The City will enforce the above policy by execution of a Land Use Restriction Agreement which is incorporated in the deed.

The City will enforce provisions regarding Principal Residence and Resale Restrictions through appointment of staff to oversee the development and execution of mortgage agreements and related documents to ensure that the first time homebuyers are in compliance with HOME regulations.

HOME Tenant-Based Rental Assistance

The City will not be funding any Tenant-Based Rental Assistance activities.

Other Forms of Investment

The City of Harrisburg, in conjunction with the non-profit developers, CHDOs and private investors, plans to continue the Capital Corridors Target Area Initiative. This effort is designed to utilize a wide variety of groups and funding sources, including HOME funds, to improve the major corridors of the City and to promote community and neighborhood pride. Assistance will be provided to a) acquire and rehabilitate vacant properties, thus increasing the number of housing units available for rent and for sale to owner occupants, and b) complete the rehabilitation of existing owner and rental occupied units. The rehabilitation of existing owner-occupied units will also be undertaken at locations off the Capital Corridor.

The HOME program requires a match of 12.5% from non-federal sources. Each year since 1995, the City has allocated HOME funds to Tri-County HDC for the rehabilitation of vacant, single-unit houses on the Allison Hill Capital Corridors. The match requirement has been met through the commitment of state Housing and Community Development funds, which are a general fund allocation.

Additional match will be the value of downpayment assistance grants from Act 137 funds, property tax abatement, non-HOME affordable housing projects and various infrastructure improvements including sidewalks, curbs, public landscaping and street reconstruction that supports affordable housing. Additional investment that does not qualify for the match includes the value of investor equity and PHFA financing for projects such as Allison Hill South Phase II, Market Court, and Mt. Pleasant Apartments. These projects alone have or will provide \$10 million in neighborhood investment.

Additionally, the Capital Corridors Target Area Initiative is attracting private sector investment, positive publicity for the residents and property owners in the neighborhood and encourage further improvements in the neighborhoods that border these targeted streets. The City of Harrisburg committed \$4,025,000 in CDBG/108 funds starting in 2001 to improve street lighting, sidewalks and street trees in low and moderate-income Capital Corridor neighborhoods, in order to stimulate private investment in property maintenance.

The 2004-2005 HOME funded activities are included on the Listing of Proposed Projects.

Affirmative Marketing

Minority and Women Business Outreach

The City is committed to minority and women-owned business development and provides services through the Mayor's Office of Economic Development. This office provides ombudsmen services and conducts business outreach, assessments of the City's procurement efforts.

The City is likewise committed to creating Section 3 business opportunities, which often includes minority business and women-owned business. Administrative responsibility for monitoring and compliance is sub-contracted.

Each purchase made by subrecipients and by the City of Harrisburg is documented for minority business and women owned outreach efforts. The ownership of the vendor or contractor is documented and failure to request a price from a minority-owned business, a women-owned business and a city-based business must be explained.

Affirmative Marketing

An Affirmative Marketing Policy was adopted by the City of Harrisburg in 1994 which covers HOME assisted projects of five or more dwelling units. It requires the following:

1. public advertisement of vacant units through newspapers of general circulation, publicizing the availability of housing regardless of protected status;
2. use of the EHO logo,
3. display of a Fair Housing Poster on the property;
4. notification of community organizations of vacancies;
5. maintenance of records of the above actions and the response.

Under this policy, the City of Harrisburg can review the owner's records annually and develop corrective procedures. The policy is incorporated into all contracts with subrecipients and loan agreements with developers.

Refinancing

The City will not fund any activities that include the refinancing of existing debt secured by multi-family housing that is rehabilitated with HOME funds.

M. Specific ESG Submission Requirements

The City awards Emergency Shelter Grants to non-profit agencies through a competitive process. A Request for Proposals is issued by the DBHD in January of each year. It is advertised in newspapers of general circulation and mailed directly to qualified applicants. It states priorities for funding, such as rehabilitation of existing shelters and consistency with the Continuum of Care. A pre-proposal workshop is held for potential applicants. Agencies have six weeks to prepare and submit a proposal. The timeline for the above is included in the City's Citizen Participation Plan (in Appendix A) which is advertised for public review and comment, prior to implementation.

The DBHD reviews and ranks proposals according to pre-established criteria and a scoring method, which includes points for committed match funds. DBHD also determines if proposals are eligible and makes funding recommendations to the Mayor. The budget is finalized and published for public comment along with the other entitlement grants. After public comment, the grant is reviewed and approved by City Council. (The same process applies to CDBG and HOME.)

Non-profit agencies that receive the ESG funds are responsible for the required match. Contracts with each agency enforce this obligation. Sources include United Way, private contribution, volunteer hours, state grants and others.